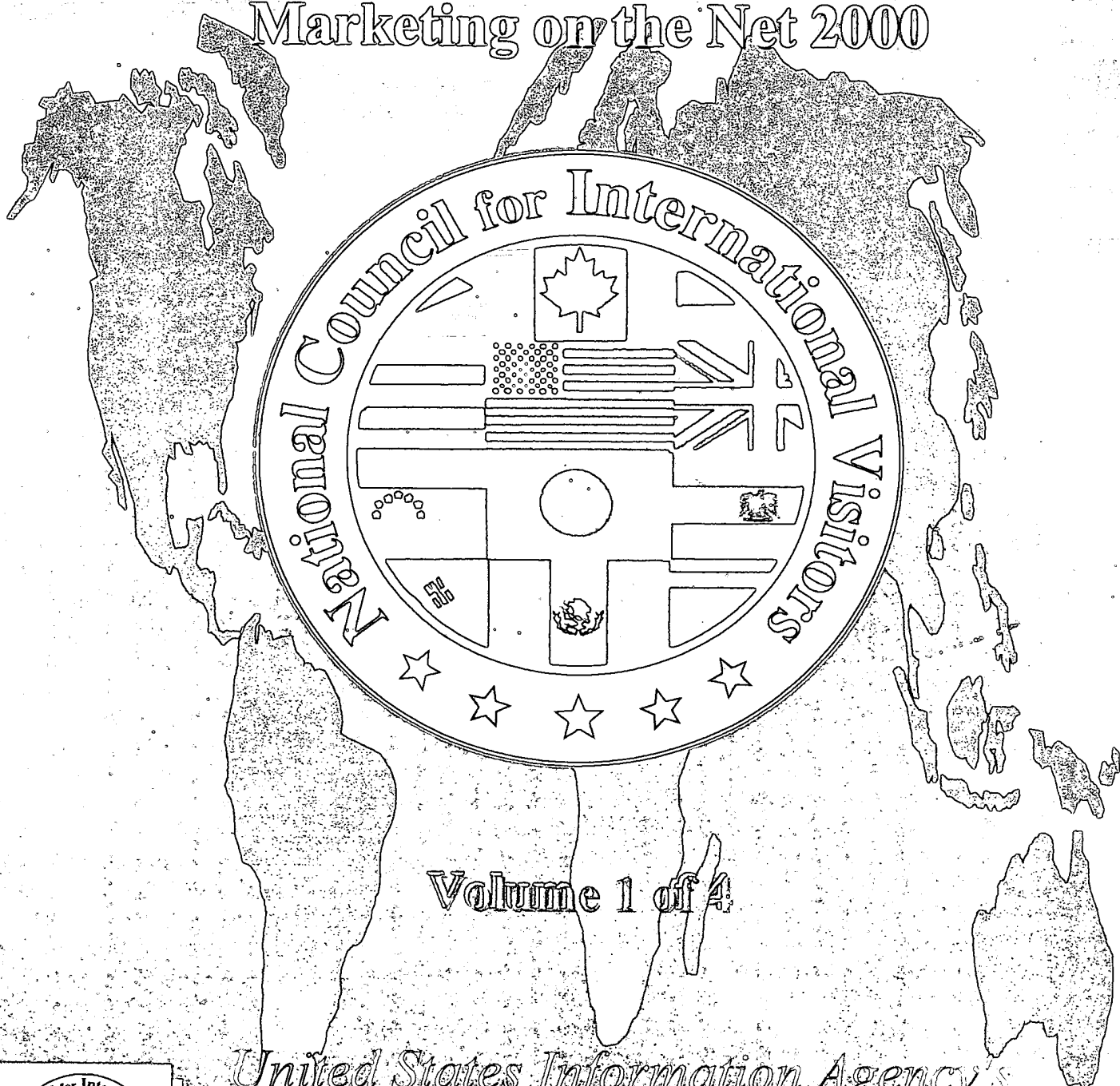




# Marketing on the Net 2000



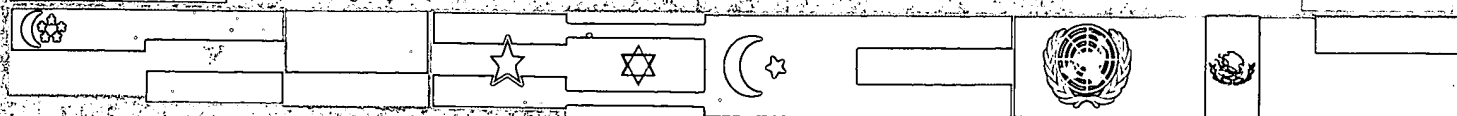
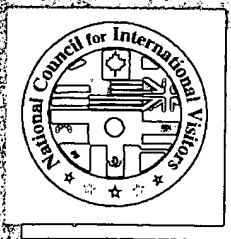
Volume 1 of 4

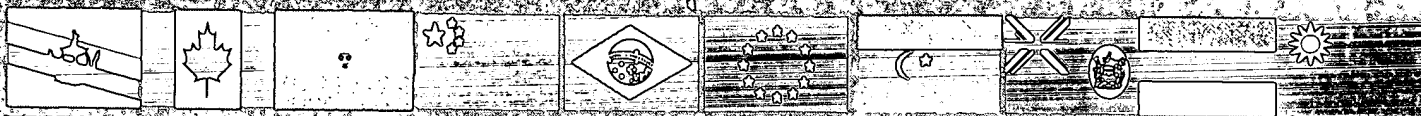
*United States Information Agency*  
National Council for International Visitors

IdeaNet 98 - International Data Exchange Access Network

International Data Exchange Network, Patent Pending 60/115,345

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IdeaNet98 - International Data Exchange Network, Street Business Link, this application claims the benefit of US Provisional Application No. 60/115,345 on 01/06/99.

The file of this patent contains at least one drawing executed in color. Copies of this patent with color drawing(s) will be provided by the US Patent and Trademark Office upon payment of the necessary fee.

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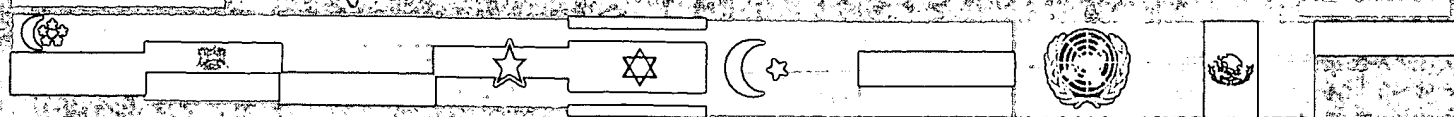
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## Marketing on the Web 2000

### INTERACTIVE STRATEGIES FOR BUSINESS DEVELOPMENT & DATABASE MANAGEMENT SOFTWARE, HARDWARE, NETWORKING



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## IdeaNet Proprietary Software

- **Idea Net 98 - International Data Exchange Network (Small Business Entity)**
- **This application claims the benefits of US Provisional Application No. 60/115,343 filed on 01/06/99.**
- **The file of this patent contains at least one drawing executed in color. Copies of this patent with color drawing(s) will be provided by the Patent and Trademark Office upon request and payment of the necessary fee.**



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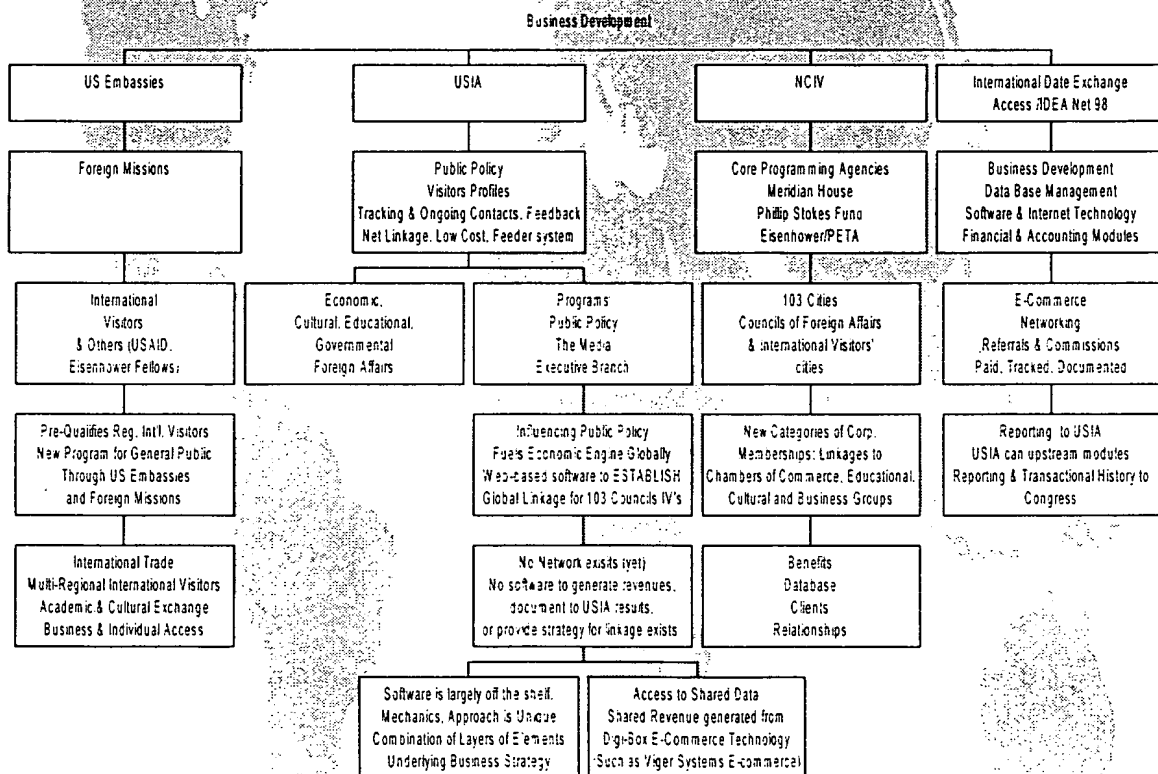
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**Proprietary Business Development Strategies  
Combination Proprietary Software, Licensed Software,  
E-Commerce, Real Estate Acquisition  
Supported by Internet Technology Matrix**



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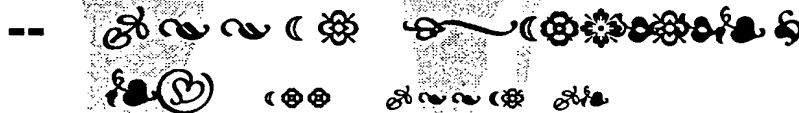
## Mission

- ◆ To support the efforts of NCIV and USIA in their programs of global exchange of internationally prominent people and to provide programming support for the 103 National Councils of International Visitor cities.

## International Data Exchange Access Network - IdeaNet 98

We aim to become the Technology Core  
Programmers for NCIV and USIA.

*"Helping Build a Global Network."*



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## Goals

- ◆ To provide the means to facilitate accountability and to design a Proprietary System for the United States Information Agency's International Visitor Program, National Council of International Visitors and the 103 Councils' business development and database management requirements.
- ◆ Develop a "Bricks & Mortar" Program for Real Property Acquisition in conjunction with a Hammes' developed new style of combination B&B, headquarters and private ownership in each city.
- ◆ Using linkages to other E-Commerce sites, develop and position Idea Net-NCIV-Embassy Network as "the" Global Network for Travel and International Public Diplomacy.



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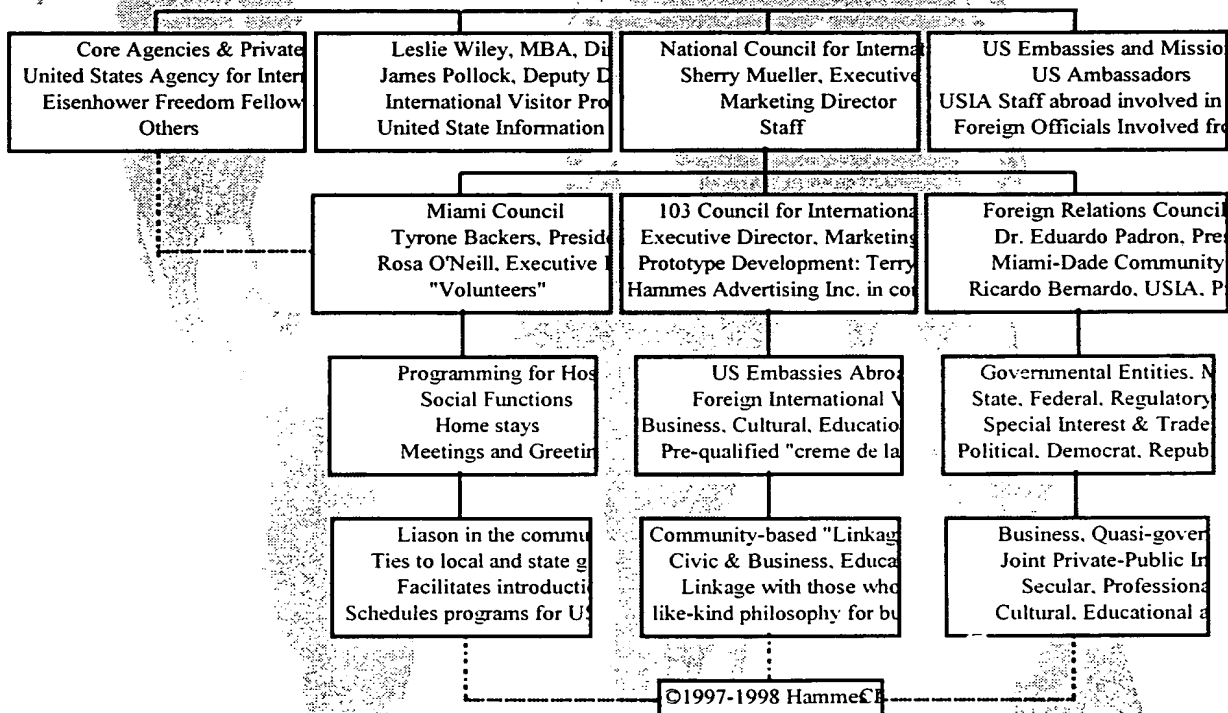
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Organizational Matrix of Interdependence

# National Council for Internatio



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**Objectives: To computerize, standardize, facilitate and broaden exponentially through the Internet, program participation. Current programming is largely non-existent.**

- ◆ To leverage resources, financial reporting and increase membership through new revenue streams of marketing and Internet and computer technologies.
- ◆ To facilitate the exchange and documentation of all types of information with active program participants.
- ◆ To facilitate future continued linkage and leverage effects of NCIV and USIA Programs.



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## Unified Mission

### ◆ The Outreach Effort

- To demonstrate value to business, industrial, educational, and governmental bodies the benefit of Membership and/or corporate participation.
  - ◆ The foundation of the concept lies in the education of the public on the level of accomplishment of IV's and their value as long-term associates to like-minded parties.
  - ◆ This program changes, or additionally focuses depending on the cities use of the technology, recommended hardware for selling purposes the approach from strictly membership, fundraising, grants and sponsorship focus to a "Value Added" business approach.
  - ◆ Advertising and Access to the Network become new revenue sources, replicated on tiered levels throughout the IdeaNet network.
  - ◆ The plan anticipates that OEM's (Original Equipment Manufacturers) who will benefit by participation, help equip the network.



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## Access to Data

### ◆ The Market

- ◆ To provide 103 current Council for International Visitors cities) and National organizations, including the Core Programming Agencies, US and Foreign Embassies, USIA and other International Visitors, PLUS generate a new market of users.

### ◆ Security Features

- ◆ Tiered Levels of Access, User Defined.
- ◆ Using a E-Commerce Program with User Defined Financial Parameters, generate revenue streams based on sales, introductions, transactions and commissions.
- ◆ "Back Channel" reporting for tracking and reports (For example, see InterTrust Corporation, VGER Systems "DigiBox" E-commerce attached).

### ◆ The Bundled Package

- ◆ Proprietary Software bundled with contracted for licensed resources including the core software, E-commerce, Hardware and Internet companies.
- ◆ Tools which are user friendly, thus widely used.
- ◆ This Program is currently non-existent.



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## IdeaNet98 is the Umbrella Software



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## Greater Corporate Participation

- ◆ **To involve more people on a higher level, with increased accountability from less work, thus making the program more successful.**
  - ◆ The Internet usage is growing exponentially.
  - ◆ E-Commerce is doubling annually (According to CBS News, Jan. 2, 2000; 67,000 new users daily are going online.)
  - ◆ Much of the Programming at, by and for USIA, NCIV and CIV's for International Visitors is redundant, not computerized for replication, and not online.
  - ◆ Redundant information can be put online and shared, currently not done (i.e., City Descriptions, repeat Hosting Sources, RFP's, Reporting of Programming Results).
  - ◆ Using Hammes' recommended hardware and outreach methods (technology) and repositioning in the marketing will increase participation of existing demographics and CREATE a huge new demographic and resulting revenues.
  - ◆ This program will expand usage from a loose City manual network (present state) to a National Network Database for programming with a Global Marketplace for Sales and Access and Services.



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## The Development Strategy Defined

### ◆ The Patent's Origin: The Business Development Concept and Networking Strategy defined...

- ◆ Miami's Growth Linked to NCIV Networking Premise.
- ◆ The premise and underlying concepts for this Patent have their origin in the author, Terry Hammes' MBA research which is based on the successful economic development of Miami over the past 35 years, helping create an international city.
- ◆ Redefined within are the methods of networking which resulted in the Cuban exile community earning positions of wealth, power, success and political and demographic dominance within one generation in South Florida.
- ◆ It is also the strategy which largely resulted in Miami's shift from a southern tourist destination to a major international trade and banking center and the International "Gateway" to Latin America.
- ◆ The technology replication concepts are from the Author's Advertising and Public Relations representation of Banks, Airlines and multi-location Businesses, where basic core work can be easily replicated, customized locally for increased economies of scale.
- ◆ The Computer-Internet-Software aspects come from Ad Agency representation of Technology-based Businesses, as Bank Director, and as Landlord to a national Travel Agency for 10 years.



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## How we got here

- **Background of the National State of NCIV, USIA affairs.**

- ♦ Major shifts in Congressional spending priorities having taken place in the 1990's, resulting in the cut back of Federal funding on many programs which stress cultural exchange.
  - ♦ Previously funded through grants and stipends, the CIV's are faced with the reality of becoming largely volunteer based self-supporting on limited annual budgets... or becoming professional organizations with paid staffs in order to truly succeed.
- ♦ The NCIV had only a Web Page Name Reserved at the start of this IdeaNet Project. There is a National Office but networking was in it's infancy.
- ♦ The 1997 NCIV Conference, Washington, DC featured rudimentary Internet discussion by several cities.
  - ♦ Some has early Web pages, online teaching
  - ♦ None had this Networking, business promotion, global E-commerce, new market revenue generating concepts
- ♦ The DEMAND for the elements and components of this Patent was the most talked of topic, to which this Patent solves all of the issues raised.
- ♦ Hammes Advertising was prevented from all serious work on this Patent for the past THREE YEARS by Computer Crashes. In the process as a direct result, Ms. Hammes lost her 22 and 14 year old businesses, office building, homes, health, family, reputation and livelihood.
  - ♦ The Justice Department is involved legally to rectify this state of affairs.



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## Bundled Business Tools to Support Business Development

- ♦ Laptop Computer, security cable and carrying case on wheels
- ♦ Proprietary Software bundled with Off-the-Self, licensed Software
- ♦ Internet Access, Networking Connectivity, Web Site Hosting
- ♦ National CIV and 103 CIV Home Pages
- ♦ Video Conferencing
- ♦ Digital Camera
- ♦ Portable Document (OCR) and Photographic Scanner
- ♦ Portable Color Printer (Bubble Jet)
- ♦ Hotlinks to CIV and other Web Sites
- ♦ One Home Page per City (103 pages) and the Web Site Design for NCIV
- ♦ Prototype Model of Program for CIV's developed for USIA and NCIV
- ♦ Proprietary software, licensed software and 100 free programs on CD.



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## The Software Features & Benefits

### • Problems Solved

- Increased detail in reporting = Increased Congressional Funds
- Increased Access = Increased participation = Revenues from new sources, and Greatly Expanded Core Programming Capacity.

### • Customize Software

- ♦ Financial Reporting and Accounting Software for NCIV's requirements
  - ♦ Strong financial features to nationally standardize the financial reporting, bid process, and networking capabilities.
  - ♦ Currently, each city does what they want. Most cities expressed the desire to "use their own" programs. The majority used Quicken. A core licensing agreement will be a part of this software.
- ♦ Request For Proposal's Made Easy
  - ♦ To encourage wider participation in grant process by implementing a "Fill in the Blank" system using accounting software which would allow applicants to focus on the content of their proposal instead of the structure, which would be provided. Matrices for regional variances.
- ♦ Microsoft Office Suite
  - ♦ Since MS Office is the current universal standard, this program will be at compatible fully. An attempt will be made for Licensing concessions. Microsoft's Foundation is targeted by this Plan for Corporate Participation on a large level.
- ♦ E-Commerce Software, includes Telephony, Portability
  - ♦ User Defined Parameters for City Autonomy
  - ♦ Secure financial Transactions
  - ♦ Accurate reporting to avoid "end runs" and "non-reporting"
  - ♦ Those same commissions and revenue tracking methods will generate reports for reporting to USIA and Congressional reporting.



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## The Need and Alternatives

### Globalization Opportunity

- ♦ E-Commerce, International Trade, Increased Economies of Scale, Internet Use that is currently changing the way America Shops. The next step is hooking up friends and businesses globally.
- ♦ Position NCIV & USIA as The Global Gateway
  - ♦ Currently USIA and related programs cannot be 'applied' for; International Visitor (IV) participants are 'selected.' However, this technology allows for 'services' and "pre-qualified" access. In time it will expand the base of revenue from asking for money (current: grants) to E-commerce, corporate supported, financially solvent independent entities.
- ♦ Bottom up approach to reporting to Congress
  - ♦ USIA computer network appears to be focusing on a centralized approach by upstreaming data and computer programming to Congress.
  - ♦ IdeaNet will be supportive and seamlessly compatible as the community based linkage from 103 cities to Washington and the rest of the world through the IdeaNet PORTAL.
- ♦ Opportunity to Present Program Successes
  - ♦ USIA & NCIV as gatekeepers of the funds still allocated, are faced with the challenge to prove their worth from budget expenditure standpoint to Congress.
- ♦ Program will facilitate proving program value
  - ♦ In this era of globalization, the old way of using index cards and yellow page directories to sustain an organization, the state-side hosting representative for the select mid-career professionals and targeted future leaders, is no longer valid.



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## Efficiency in Government

- See the Government Performance Act (attached)
- Exit Interviews
  - USIA stated (1997 NCIV Conference Town Meeting) that it spends up to 30% of an IV's budget individual cost (per person) on up to 6 exit interviews per IV person, following a US International Visitor program.
- Instead, provide or sell a Lap Top Package and Software
  - Each Package Distributed to ANY Level Program participant become a new ON-GOING long after departure link to the country of origin.
  - Non-USIA IV's, such as Self-Paid IV's can pay for Package, to be programmed according to NCIV/USIA Guidelines.
- Create Interactive Exit Interview Forms
  - Part of the Software will be an interactive matrix of exit interview questions, forms and data which require levels of access and security clearances.
  - These materials would address one of the major issues of CIV delegates at the 1997 Convention: The feedback, quality and content of their programming efforts on the local level.
  - USIA can use the feedback matrix used on a local level for a more responsive ability to address local issues, concerns and successes.
  - Reduce the Quantity of Exit Interviews (and associated manpower costs) by using video and audio streams which will be part of the Software.
  - This Software can (unfortunately) track one's physical location, tap your conversations like an unauthorized wire tap. (The Law has not caught up with the technology on this point. Since it is not a telephone and there is no Video Images, in the majority of US states this is legal.)
  - IdeaNet (from personal experience that this Patent Inventor finds an outrageous violation of Individual Civil Rights) will spearhead Policies protecting the Rights of Users...A Internet User's Bill of Rights.
  - Currently the Exit Interview Process ends after Visitor departure. The hardware and Internet will keep the program on-going, an obvious advantage for IV Program continuity.



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## IdeaNet's Proprietary Program Results

- **CREATE New Program Concepts: The IdeaNet Market and Positioning Approaches Supported by Computer and Internet Technology**
  - Use of the Internet for Networking
  - Use of Internet for E-Commerce
  - The premise of high-end Corporate Involvement motivated primarily by PROFIT and Greed, as opposed to the historical NCIV-USIA focus on 'Goodwill and Commerce.'
  - The concept of LINKING City Web sites and US and Foreign Embassies directly
  - The concept of CREATING a PORTAL comprised of the IdeaNet software which will network, support and automate the activities of NCIV, USIA, US and Foreign Embassies
  - The switching of focus from "raising money" to "earning It!!!!"
  - The concept of computerized Bid Standardization, the concept origin of which the IdeaNet Inventor originally submitted in a White House Fellowship Application in 1992.
- **Quality of Participant Participation: CURRENT Program Benefits**
  - Increase Membership; Create Sales using E-commerce, linkages
  - Build Corporate Sponsorship and Underwriting
  - Enhance IV Foreign Visitors' experience through higher level appointments, contacts, meetings and friendships.
  - Generate increased financial and organizational activity and business revenue.
  - Facilitate reporting for USIA which will help USIA to obtain higher funding levels and programming dollars for the CIV's.



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## Less Cost

- **Results in Government**

- ♦ The result of implementing this system would be less manpower expended, more exchange of information in the form of feedback stateside,
- ♦ The ability for State Dept. and USIA or USAID Analysts to review the material and make program modifications more rapidly.

- **USIA Personnel Effectiveness**

- ♦ When online, this Program will permit a far more efficiently run operation.

- **Grant Applications Made Easier**

- ♦ Create models for the grants submission process and Grant Reviewers to work using standardized request forms. There is presently no forms as defined.
  - ♦ Presently, long narrative, highly confusing and filled with bureaucratic 'techno-speak' language characterize the vast majority of RFP's (Requests for Proposals). Through using the Internet COMBINED with accounting templates and Standardized Matrices for repeated aspects of Bid Responses, with the Internet AND E-MAIL used as a media disbursement tool for grant and bid information especially for NCIV PROGRAM PARTICIPANTS as Recipients to Inaugurate passive bid distribution by USIA and APPROPRIATE BRANCHES OF GOVERNMENT .\
- **COLA Factors Programming**
  - ♦ We can program in Cost of Living Adjustment factors using the a national index for weighing regional differences in costs, if such information will assist on any analytical levels. FAQ Hotline On-line
  - ♦ A FAQ hotline on the Internet can be set up to support the program immediately, or in the future.



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## Interactive Forms for Budgets and Client Tracking

- ♦ Virtually every transaction can be programmable with User-Defined margins.
- ♦ NCIV introductions can be made "PROFITABLE" or NOT.
- ♦ New Markets and Services to new categories of International Visitors can be implemented, replicated, standardized and marketed, or NOT.
- ♦ Database Access, User-Defined
- ♦ Client, Sponsor, Institutional, Individual and/or Member Access
- ♦ Templates will be developed that allow for local adaptation.
- ♦ Since transactions are designed to be tracked and profitable, based on individual parameters, the greater City participation is, the more profit potential.
- ♦ This concept, software as applied to this marketing strategy does not exist at present. It was originally designed for the Health industry and to "Sell Stuff."



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## Streamline and Replicate

- ◆ The IdeaNet program is **DESIGNED** to **BRING** into IdeaNet Network City Sites, and other Professional Associations
  - Specifically targeted are special interests, such as the Association for Association Executives
    - ◆ This Washington, DC-based Trade Group comprised of the Executive Directors of other national associations offers specialized access to goods and services, along with multiple locations and Special interest Lobbying Support.
    - ◆ It is intended that IdeaNet spearhead the acquisition of RESOURCES on national and global basis which will serve as a 'feeder' system of additional IdeaNet program participants and potential revenue sources for NCIV.
    - ◆ It is intended that IdeaNet and all participants share in IdeaNet generated revenues.



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## Plug and Play Solutions

- ♦ For NCIV cities using the Software, it is further assumed that NCIV, Core or City generated sources remain proprietary to its originator, with revenues shared if accessed through the network software and or sourcing by Agreement and control of the Software.
- **The Current State of the National Council for International Visitors (NCIV)**
  - ♦ Presently, the CIV's are not standardized, have uneven electronic capabilities and no underlying strategy to respond to cuts in programming dollars.
  - ♦ There is no Internet Network that unifies this Organization
  - ♦ In addition, many of the NCIV Cities' Executive Directors are not computer literate, increasing the need for a "Plug & Play" environment.
- **The need for a completely bundled "Plug & Play" approach is especially important.**
  - ♦ This is best accomplished by making it fun and easy and by providing all of the materials required to make good and successful use of the program package.
  - ♦ Also, those that are computer literate are very devoted, and presently are a completely UNTAPPED market.



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## Large Unidentified Revenue Sources

### ◆ Increase CIV's Operating Cash Flow

#### ◆ Contract Negotiation

- ◆ Identify and negotiate the contracts in conjunction with NCIV, USIA and Industry which have the potential for commissions or discounts due to the type of transaction.

#### ◆ Electronic Banking Advantages

- ◆ This takes advantage of certain electronic banking and financing items which are available as a standard.

#### ◆ Compensation & Participation

- ◆ Idea Net participation is subject to the Agreement of the parties. It is anticipated a shared revenue formula be implemented with the Parent to be entitled to 50% of the profit. (See newspaper article, Miami Herald, Jan. 3, 2000, "IGivers" for a suggested formula for E-based revenue streams.
- ◆ There is a possibility that IdeaNet will be taken Public with the guidance of the most successful Internet company executive in history. (See the book, the "New New Thing," by Michael Lewis.) This individual has founded 3 billion dollar Internet companies: Netscape, Silicon Graphics, Healtheon; is now America Online's largest stock holder. An early backer of Amazon, eBay, Preview Travel, Sabre Systems (Airline booking), OnStar, Star Alliance, YUPI and Star Media (Latin American Internet Portals), Ask Jeeves, Go Network, InfoTrack, Snap.com, AltaVista, this Patent author has known him for 20 years when Hammes Advertising, represented one of his aviation companies, starting in 1979.
- ◆ CIV cities will be given a chance to participate in the IPO to build the network as public company. This IPO may be several years out, however, it is anticipated that all city participants be 'encouraged to participate' by way of Stock options.
- ◆ As a result, it is anticipated that many web based resources (web site links) will be added to the IdeaNet/NCIV/USIA network rather easily by linking to his Travel, Internet, Airline, Transportation and Search Engine sites.
- ◆ This is not to be relied upon as fact, as it has not been reduced contractually in writing at the time of this Patent filing.



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## Finance and Banking

### ◆ Commissionable Discounts

- ◆ Through revised contracts with vendors OR Software usage, IdeaNet will increase profits without any increased cost to USIA, NCIV, Local Councils or Core Programming Agencies.
- ◆ Contract negotiation with E-commerce Bank cards (Visa, Master Card, American Express, Discover for IdeaNet usage will be a part of the Program in time.)
  - ◆ This is to capture some of the revenue said cards generate from USIA funds which is currently "left on the table" according to personal conversations with the Deputy Director, USIA, IV Program, for distribution to IdeaNet Users.
- ◆ The Program is voluntary, the revenues based on participation.
  - ◆ Encouraged financially.
  - ◆ IdeaNet will share revenue with the Agency or Council which realizes the savings.
  - ◆ This contract arrangement is on-going, and will be for the duration of the relationship between the contracting parties, and not subject to cancellation.
- ◆ Conversely, IdeaNet generated sources will be available to NCIV participants for their groups profit.
  - ◆ This aspect is based on the author's near 3 year term as an External Bank Director and Bilingual Advertising Agency of Record of a \$93 million dollar Savings & Loan, the wholly owned US subsidiary of a \$1.8 billion Dollar Thrift (as the only woman and only Non-Hispanic) and 22 years experience with Travel and Tourism related accounts.



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## Commission & Discount Targets

- **Travel**
  - ♦ Airlines, Auto Rental, Lodging
- **Dining**
  - ♦ Restaurants, Take Out, On line deliveries
- **Entertainment**
  - ♦ Destinations, Resorts, Events
- **Financial Services**
  - ♦ Preferred Debit and Credit Cards
- **Computer & Technology Suppliers**
  - ♦ Links to Vendors, Stores
- **NEW Revenue Sources**
  - ♦ Through payment of Virtually Anything Purchased On Line Using the IdeaNet Software
  - ♦ Global Market access, and City Markets beyond scope of Current Programs.
  - ♦ Internet links



### *United States Information Agency's* **National Council for International Visitors**

IdeaNet 98 - International Data Exchange Access Network

International Data Exchange Network, Patent Pending 60/115,345

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## Hardware for Full Mobility

### ◆ The Specifications

- ◆ Laptop, with Windows 2000
  - ◆ Active Matrix Screen, 12" min.
  - ◆ 4.3 gig Hard drive
  - ◆ 48 Ram
  - ◆ Multimedia
  - ◆ Video Conferencing equipment
  - ◆ Cross platform compatible
  - ◆ Telephony
  - ◆ DVD
  - ◆ Cellular or Digital Telephone/Pager
- ◆ Digital Camera w/ High Resolution
- ◆ Optical Scanner
- ◆ Carrying Case with wheels
- ◆ Portable Color Printer
- ◆ Security Cable
- ◆ Programs written on CD
- ◆ Proprietary Software
- ◆ *The need for mobility is paramount to grow the CIV programs.*



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## Software Highlights

- ◆ *Music*
- ◆ *Video*
- ◆ *Voice, Audio*
- ◆ *Photography*
- ◆ *Animation*
- ◆ *Graphics*
- ◆ *Bilingual, English-Spanish*
- ◆ *Multi-Lingual translation in future*
- ◆ *Links to other sites*
- ◆ *Home Page Design*
- ◆ *Durable CD format*
- ◆ *100 Free Programs*
- ◆ *Windows, Linux and Apple Compatible*
- ◆ *UNIX*
- ◆ *Internet & Web Site Hosting*
- ◆ *Secure Financial Transactions*
- ◆ *Secure Database*
- ◆ *Core Programs & Updates by the Pros*



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## Uniquely Qualified

### • Research & Development

- Based on 22 years of advertising, marketing & public relations experience. Plan written is based on 20 years as agency founder representing hundreds companies from billion dollar multinationals to small start-ups, organizations, educational institutions augmented by the MBA in International Business and MBA Thesis.
  - Three and one half years of effort and thousands of hours to date on this project.
- No other group is able to bring the unique combination of expertise to the development and long-term success of this program than Hammes Advertising and Affiliates.
  - The main theme repeated at the 1997 Convention was the desire for marketing assistance to do the complete range of organizational functions.
- To accomplish this mandate is to develop a unified national marketing strategy to make it easy to document and increase participation.
  - The best way to accomplish the above is to clearly be able to demonstrate "leveraging" of the funding dollar to Congress in furtherance of the International Visitor Program.



### *United States Information Agency's* **National Council for International Visitors**

**IdeaNet 98 - International Data Exchange Access Network**

International Data Exchange Network, Patent Pending 60/115,345

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## Recommended Program Phases

- We are prepared to implement this program on tiered levels for an orderly phase in, beginning with a prototype to be presented at the next Convention, followed by limited BETA Testing and full roll out within two to three years depending on the success of contract negotiations.
- ♦ 1997-2000 Phase One: Project development, strategy, research & development. Obtain suitable Vendor(s) for Software to be licensed.
- ♦ Phase Two: By January 5, 2000: Patent Protection
- ♦ Year 2000: Seeking Simultaneous Advancement of Patent due to attempted theft of IdeaNet's Priority Filing Rights, and the destruction of the Inventor's Livelihood.
- ♦ National and International Patent Applied for. Request for Secrecy per Foreign Filing Rights and applicable citations for maximum time due to extreme violations of Inventor's Constitutional Rights.
- ♦ Contact the 14 Foreign Country USIA Internet International Visitors for Beta or Second Phase Participation the Inventor was USIA Programmed to meet and discussed program with in August 1998 at the San Jose, CA Silicon Valley Forum.
- ♦ Contract NCIV Beta Tester Cities (San Jose, Seattle are confirmed, more to come following a 'Interested Parties Conference' which was discussed in Seattle).
- ♦ Attend Law School to Protect this Patent, simultaneously begin Licensing of non-custom software and writing of Custom portion. Obtain Agreement of US and Foreign Mission for Participation.
- ♦ Write Software and Obtain Licensing Agreements
  - InterTrust Corporation's Vger Systems (or equivalent for financial transaction software); Microsoft, Quicken, America Online / Netscape, Silicon Graphics, Amazon.com, eBay, Preview Travel, Sabre Systems (Airline booking), OnStar, Star Alliance, Avis, Interval Travel, YUPl.com and Star Media (Latin American Internet Portals, etc.), Ask Jeeves, Go Network, InfoSeek, Snap.com, AltaVista Star Alliance, etc.



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IdeaNet 98 - International Data Exchange Access Network

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## Time Line (continued)

- Attend the next NCIV Convention: **Prototype Presentation with Demonstration, like IPO Offering. Hardware prototype package.** At convention, line up 5 BETA Testers for product testing, content feedback and CIV response. **Begin Internet linkage, Web site design for NCIV, single pages for 103 CIV cities.**

**Phase Three: Enlist Corporations (OEM's) Hardware, off the shelf software procurement, contract and financial models, contract negotiations, financial models for inclusion. Linkage with supportive private businesses (ActiveNet for D&B).**

**Delivery of 103 systems and training at 1999 CIV Convention. Linkage to USIA, Congress.**

**2002: Phase Four: Linkage to US and Foreign Embassies, tie-ins with High Tech Companies and related business, industrial and academic institutions.**

**2005: Phase Five: Full global linkage by providing a version suitable to International Visitors (2000-5000 people per year). Begin work on home country nets. Contract renews, unless terminated for cause. Stay abreast of technology through alliances with high-tech companies.**

**Please see Budget attached. Thank you for watching this Power Point presentation.**

**Terry Hammes, President, Hammes Advertising Inc.**



*United States Information Agency's*  
**National Council for International Visitors**

**IdeaNet 98 - International Data Exchange Access Network**

International Data Exchange Network, Patent Pending 60/115,345

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Idea Net 98-International  
Data Exchange Network  
Patent Pending 60/115,343  
31

## NATIONAL NEWS

# Internet 'malls' work for charity

## Portion of sales aids causes

NEW YORK — (AP) — Paula Duffy powers up her computer each morning and takes on the weight of the world.

She's bombarded with e-mail pleas to the on-line charity she runs from her living room — the mother of a girl murdered in New Mexico can't afford a tombstone; a tornado victim in Oklahoma lost her daughter and everything she owns; a 72-year-old woman in Delaware declares, "I want a job."

Duffy, a former nurse and social worker, has long had to scrounge for cash, raising money through eBay auctions and casual surfers who stumble on her Web site, [givingboard.com](http://givingboard.com).

Now she has an unlikely new source for donations — Internet shoppers.

Her site is among 6,500 nonprofits listed at [iGive.com](http://iGive.com), one of a proliferating number of "shop-for-a-cause" Internet "malls" that feature a smorgasbord of retailers — including big ones such as [Amazon.com](http://Amazon.com) and [Toysrus.com](http://Toysrus.com) — and channel a portion of sales to charity.

### FOR-PROFIT VENTURES

The majority of the malls are profit-making businesses that accept advertising and keep a portion of commissions paid by retailers. The amounts going to charity are often small, but in Duffy's world every penny counts.

Since March, nearly 400 people shopping at iGive raised \$1,680 for Duffy's organization when she stood \$1,000 short of the amount needed for the murdered girl's tombstone.

"Without iGive, there's a lot of people who would not be getting help. It's very efficient. It's made a huge difference," Duffy, 51, said from Atlanta, where she lives with her husband and teenage daughter.

Other small nonprofits said the "do-good" shopping portals allow them to compete with the big boys for donors and visibility. Large charitable, educational and relief organizations believe the benefit is not so much the cash raised as it is the exposure to young Web-savvy, upwardly mobile shoppers.

With an annual budget of about \$50 million, the Humane Society of the United States re-

ceived about \$1,200 in the third quarter from [Greatergood.com](http://Greatergood.com), one of the malls.

"This is all feel-good money," said Steve Putnam, a Humane Society spokesman. "People want to do what's right and good for the world, and we wanted to get in on new ground."

Brevin Balfrey-Boyd, a 20-year-old sophomore at Mary Washington College in Fredericksburg, Va., has spent about \$100 at [Greatergood.com](http://Greatergood.com) on behalf of the Wilderness Society.

"That's \$100 more than I would have spent on line. It's not as convenient to shop this way, but it goes to the Wilderness Society, and that's great," he said.

### FAVORABLE REACTIONS

On-line watchdogs also seem pleased.

"A lot of it is found money, people who may not have had the slightest intention of donating to a charity and then, bang, find the shopping mall," said Daniel Langan, a spokesman for the National Charities Information Bureau, a monitoring group in New York. "Most of the malls seem to be forthright. We haven't had any complaints about them."

State regulators and other observers warn shoppers to check the fine print on payout schedules and policies covering the release of their names for future solicitations. They also warn that some of the malls are better than others in trying to ensure that charities they handle are legitimate.

"We do check thoroughly," said Allison Clark, a spokeswoman for iGive in Evanston, Ill., "but if you really wanted to be a fraud, there are so many ways."

iGive has sent about \$200,000 to charities since Oct. 1 and \$525,000 since its inception in November 1997. Depending on the retailer, up to 15 percent of each purchase is passed on to charity, with an *equal commission going to iGive.* *Model*

*\* Compensation formula*

"We wanted to turn everyday shopping into philanthropy and make it a business model that is sustainable," said Robert Grosshandler, iGive's founder and chief executive.



# Silicon Valley Forum

## THE COMMONWEALTH CLUB OF CALIFORNIA

*The nation's premier public affairs forum*

### San Jose - Silicon Valley International Visitor Program

**Silicon Valley Forum**  
306 South Third Street  
San Jose CA 95112  
Email: marjmcc@pacbell.net

**International Visitor Program**  
IVP Co-Director: Marjorie McCarthy  
Phone: 408/271-1260  
Fax: 408/298-0832  
Home: 408/997-9846

#### **Information Technology**

Welcome to San Jose the Capital of Silicon Valley and the third largest city in California!

#### Program Day: July 23rd. 1998

9:00 a.m. Please be in the lobby to board your bus. The driver will take you on a tour of San Francisco highlights including a drive across the Golden Gate Bridge for the best view of the city's skyline. At 3 p.m. you have tickets for the matinee performance of Phantom of the Opera at the Curran Theater close to Union Square. The rest of the day is yours to enjoy as you wish. Please board the bus promptly at 8 p.m. for the drive back.

#### Program Day: Monday August 24th. 1998

8:45 a.m. Please board the bus promptly at this time.

9:30 a.m. Netscape Communications, Inc. Phone: 650/937-4237  
to Corp. Briefing Center, Bldg. 5  
11:00 a.m. 487 E. Middlefield Road, Mtn. View

Doug Askins, Corporate Briefing Manager, will present a company overview and talk about the future of Netscape. There will be a tour of the briefing center and a trip to the company store where, if you wish, you can buy Netscape products at employee prices.

**LUNCH** I suggest you have lunch at Stanford Shopping Center. This is on the way to your next meeting and has a variety of excellent eating places.

Page Two  
San Jose-Silicon Valley Program

2:00 p.m. Simon/McGarry Public Relations Phone: 650/596-5880  
to 555 Twin Dolphin Drive, Suite 650  
4:30 p.m. Redwood Shores CA 94065

This PR company is the venue for two meetings.

You will first hear a presentation by Finjan, a company which designs data security systems for the Internet. CEO, Bill Lyons, or another senior executive will address you.

Afterwards, there will be a presentation by ~~Compatible Networks~~, a leading new company in virtual networks. Tom Ferrel, a senior executive is flying out from Colorado to do a presentation for you.

At both meetings, there will be ample time for questions and general discussion.

6:30 p.m. Board the bus to go to dinner.

Program Day: Tuesday August 25th.

A.M.

The morning is free. A bus runs downtown every fifteen minutes from a stop near the hotel. Those of you who want to go the Post Office, visit museums or go to the Surface Mount International Convention, taking place 8/25-8/27 at the San Jose Convention Center on Almaden Blvd. are free to do so. It is quite feasible to walk also. Downtown San Jose is compact and completely safe.

1:40 p.m. Board the bus to go to your next meeting.

~~Please note! This time could change so check with your escorts!~~

2:00 p.m. International Business Incubator Phone: 408/288-6120  
to 111 N. Market Street  
4:00 p.m. San Jose

Anil Srivasatavan ( a former participant in the USIA International Visitor Program) is a Senior Project Development Specialist with Apple Computer. In partnership with his former USIA escort, Greg Becker, he has formed an Internet company, AcrossWorld Communications Inc.

AcrossWorld is connecting networks in emerging markets to the Internet backbone to create an environment for trade and learning. It's focus is on global IP networks, electronic commerce, and software resources for management of global enterprises, especially small and medium companies from the developing world.

*Dr. Jim Spohrer of Apple Computer,  
EOE Project*

*ALSO 10:30-noon  
Chris Buja  
527-1147  
526-8881*

*couldn't come*

Page Three  
San Jose Program

*(continued from previous page)*

In conjunction with the IBI, AWC has arranged a roundtable discussion on the socio-economic impact of the Internet and the new world order that could result from its innovative use.

6:30 p.m. Board your bus to go dinner.

Program Day: Wednesday August 26th.

10:30 a.m. Arena Hotel Breakfast Room *(10:30 a.m. until 12 noon.)*  
Professor Charles (Chuck) Darrah of San Jose State University, Department of Anthropology is a well known speaker on the topic of Silicon Valley Society. He and his colleague, Professor Jan English-Lueck, are engaged in a research project for The Institute of the Future to look at the societal impacts of the information revolution and this will be the subject of their address. Thirty minutes of the time will be allotted to questions and discussion.

12:15 p.m. The bus will pick you up early to go to a lunch place of your choice. Fresh Choice at Valley Fair Shopping Center would be quick, convenient, inexpensive, on your way and it offers food to suit all diets.

2:00 p.m. Concentric Networks Phone: 408/343-2233  
to 10590 North Tantau Road  
3:30 p.m. Cupertino

Concentric Networks *(see attached info.)* is a leader in value-added ISP network services. You will tour the ISP with Jim Southworth, Director of Advanced Networks Technology who will show you their state-of-the-art equipment and describe the technologies they use. Jim enjoys doing tours and answering any technical questions visitors may have.

6:30 p.m. Please be in the lobby to meet your dinner hosts for this evening. Information is included in your program packet.

Thursday August 27th, 1998

10:30 a.m. Please meet in the breakfast room for the final project evaluation. We enjoyed having you here and we hope you will come and visit San Jose again!



Idea Net 98-International  
Data Exchange Network  
Patent Pending 60/115,343  
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Arena Hotel  
817 Alameda Street  
San Jose, California 95126  
Telephone: 408-294-6500  
Fax 408-294-6585

(Note: Fax number is different than that in the program book)

| Room  | From           | Name                          | Short name |
|-------|----------------|-------------------------------|------------|
| 312   | Albania        | Mr. Adrian SHEHU              | Adrian     |
| 333   | Australia      | Mr. Peter CORONEOS            | Peter      |
| 334 7 | Estonia        | Ms. Enel MAGI                 | Enel       |
| 307   | Haiti          | Mr. Fritz JEAN-BAPTISTE       | Fritz      |
| 333   | Jamaica        | Mr. Keith Ian MANISON         | Keith      |
| 302   | Namibia        | Ms. Nangula HAMUTENYA         | Nangula    |
| 224   | Nigeria        | Mr. Abdullahi WAZIRI-TAMBAWAL | Waziri     |
| 307   | Pakistan       | Mr. Hamid SAEED               | Hamid      |
| 329   | Palestine      | Ms. Diana SAYEJ-NASER         | Diana      |
| 328   | Portugal       | Mr. Jose Manuel MENDONCA      | Jose       |
| 326   | Singapore      | Mr. LING Keok-Tong            | Ling       |
| 225   | Sri Lanka      | Mr. M.S. Upali AMARASIRI      | Upali      |
| 236   | Syria          | Mr. Mohanad ALLOUCH           | Allouch    |
| 329   | Taiwan         | Ms. CHIANG Chia-Ning          | Chia-Ning  |
| 338   | United Kingdom | Mr. Alan TAYLOR               | Alan       |
| 337   | Ukraine        | Ms. Nataliya KUSHAKOVA        | Natalie    |
| 236   | Vietnam        | Mr. NGUYEN Minh Hong          | Hong       |
| 204   | USA            | Mr. Lee BIGELOW               | Lee        |
| 228   | USA            | Ms. Cynthia CHARD             | Cynthia    |
| 304   | USA            | Mr. Ronn FRANCIS              | Ronn       |

|                             |  |
|-----------------------------|--|
| Hamid Sreed                 | wsreed@lums.edu.pk   |
| ADRIAN SHEHU                | a_shehu@hotmail.com  |
| Mohamad Allouch             | allouch@syriatel.net   |
| KEIM MANISON                | manison@uw.nova.edu.jm   |
| LING KEOK TONG              | keoktong@tas.gov.sg  |
| NANGULA HAMUTAYA            | HAMUTAYA@NAMIBIA.com.na  |
| NGUYEN MINH HONG            | minh-hong.nguyen@ties.itu.int  |
| PETER CORONEOS              | poterc@iia.net.au  |
| Diana Sayej-Naser           | dsayej@library.birzeit.edu   |
| CHIA-NING CHIANG            | cnchiang@msg.ncl.edu.tw  |
| Ubaldo Amavacivi            | ubalia@euriza.ik   |
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| Natalie Kushakova           | ludmila@eskib.zel.com  |
| ENEL MÄGI                   | enel@tugihye.ee  |
| Lee Bigelow                 | lbigelow@tempus.com  |
| TERRY HAMMES                | HammesAis@AOL.COM<br>IdeaNet98@AOL.COM<br>(International Data Exchange Net 98) |

USIA  
IV

### Internet Representatives

from 16 countries. T. Hammes  
met with them in California (Silicon  
Valley Forum) & presented this Patent  
on Aug. 25, 1997.

## NATIONAL NEWS

# Internet 'malls' work for charity

## Portion of sales aids causes

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Now she has an unlikely new source for donations — Internet shoppers.

Her site is among 6,500 nonprofits listed at [iGive.com](http://iGive.com), one of a proliferating number of "shop-for-a-cause" Internet "malls" that feature a smorgasbord of retailers — including big ones such as [Amazon.com](http://Amazon.com) and [Toysrus.com](http://Toysrus.com) — and channel a portion of sales to charity.

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equal commission going to iGive. *model*

"We wanted to turn everyday shopping into philanthropy and make it a business model that is sustainable," said Robert Grosshandler, iGive's founder and chief executive.



February 6, 1997

MIAMI  
COUNCIL  
for  
INTERNATIONAL  
VISITORS, INC.

Ms. Terry Hammes  
President  
HAMMES ADVERTISING, INC.  
896 S. Dixie Highway  
Coral Gables, FL 33146

Dear Ms. Hammes: *Terry,*

This letter is to confirm the awarding of a corporate membership in perpetuity to Hammes Advertising, Inc.

This membership is in lieu of any compensation, as agreed by the Board of Directors, for creating a brochure, logo, and stationary collateral for the Miami Council for International Visitors.

We're very grateful for your cooperation and efforts and look forward to a long standing commitment on your part.

Yours truly,

*Alex Miller*  
Alex Miller  
President

Miami  
Dade  
Community  
College  
Wolfson Campus

300  
Northeast  
2nd  
Avenue  
Room 1412

Miami  
Florida  
33132  
  
Telephone  
(305) 379-4610



## Find It

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Updated Monday, April 14, 1997 by mia

FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:13PM P2

An Interactive Experience: Software Strategies  
for Database Linkage and Business Development.  
Designed for The United States Information Agency's  
Council of International Visitors Programs



## 1998 Marketing On the Net



HAMMES ADVERTISING, INC.

ADVERTISING / MARKETING / PUBLIC RELATIONS

896 S. Dixie Highway, Coral Gables, FL 33146 • Tel.: 305-667-1199 • Fax: 305-667-0440 • E-mail: Hammes.Ads@AOL.COM

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FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:14PM P3

**United States  
Information  
Agency**

WASHINGTON DC 20547-0001

Washington, April, 1997



**TO WHOM IT MAY CONCERN**

The United States Information Agency (USIA) is an independent foreign affairs agency within the executive branch of the U.S. government. USIA explains and supports American foreign policy and promotes U.S. national interests through a wide range of overseas information programs and a variety of educational and person-to-person exchanges.

The Office of International Visitor Programs seeks to understand and inform foreign publics through establishing a dialogue with Americans at the personal and professional levels. Participants in the program are established or potential foreign leaders in a variety of key areas, including government, politics, the private sector, media, and education. They are selected by American embassies overseas to visit the United States to meet and confer with their professional counterparts, and to experience this country first hand.

While USIA arranges visitor programs in conjunction with several private, non-profit organizations, the success of the program depends on the commitment and skills of volunteer-assisted, community-based organizations across the country whose members provide a variety of services, including professional introductions and home hospitality. More than one hundred of these local organizations nationwide are affiliated with the National Council for International Visitors (NCIV). They rely on community support and income generating initiatives to sponsor mutually beneficial linkages between these distinguished guests and American counterparts.

In today's global environment, the promotion of U.S. interests and the success of the International Visitor Program depend on the development of private initiatives in international communications which can perpetuate and expand the dialogue between Americans and individuals abroad on a variety of mutual interests. An example of this type of initiative is the business development strategy, supported by computer and internet technology, being developed by Terry Hammes, President of Hammes Advertising, Incorporated.

Through her association with USIA's International Visitor Program, and the important role Miami plays as an international gateway to the United States, Ms. Hammes has developed a prototype for collecting, maintaining, and cross-referencing data relevant to USIA under the Government Performance and Results Act. Equally, this strategy has international implications for establishing professional and commercial services which benefit the Miami community as well. If successful, Ms. Hammes' strategy could serve as a model for the rest of the NCIV network for attracting corporate sponsorship to sustain the system's program applications in matching local business and professional interests with international opportunities worldwide.

Sincerely,

*James C. Pollock*

James C. Pollock  
Deputy Director  
Office of International Visitors



FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:15PM P4

1998 Marketing NCIV on the Net A Multi-regional Project

2



HAMMES ADVERTISING, Inc.

ADVERTISING / MARKETING / PUBLIC RELATIONS

HAMMES ADVERTISING BUILDING 896 SOUTH DIXIE HIGHWAY, CORAL GABLES, FL 33146-2604  
TEL.: 305-667-1199, FAX: 305-667-0440, E-MAIL: HAMMES.ADS@AOL.COM

A PROPOSAL TO DESIGN AND IMPLEMENT  
A MULTI-REGIONAL PROJECT

In the global economy, international trade, the United Nations, foreign policy, finance and the media are playing an ever increasing roles. In the rapidly evolving environment of the globalization of commerce and public policy, high technology, computers and internet applications have a greater place than before.

The United States Information Agency supports public policy under the Executive Branch through programs such as Radio Free Europe, Radio Marti, the Fulbright Fellowships and the International Visitors Programs. Working with US Embassies and Missions abroad, select mid-career foreign professionals are invited by the US Embassies and Host Countries to travel to the United States for several months under a series of multi-regional programs which address specific policy issues of importance to the United States.

The National Council for International Visitors is the state-side organization comprised of 103 US cities which support the USIA programming efforts on a community-based level. Core Programming Agencies work with the National Council's executive offices and the appropriate cities around the country to arrange for travel, professional engagements and exposure to the American experience.

The opportunity to leverage these affiliations and to support the programs more fully due to a fiscal reduction for funding from Congress is opportune. Through the development of standardized procedures, applied to software which is unified in one package, simple for the novice computer user to operate, and formatted in unified manner which increases the ability to document results through ease of operation will assist USIA's objectives of quantifying the results of its programs. Supported by a new marketing strategy which leverages the benefits of access to the global marketplace and linkage with its resultant opportunities, the community-based business development program will increase both membership and funding resources through provable accountability.

Hammes Advertising Inc. endeavors to become the core programming agency for USIA's community-based, computer and internet technology applications to support the structure, functions and linkage of the policy, programming, missions and accountability through our marketing strategies supported by proprietary software and hardware configurations. In addition to expanding the knowledge of the participants, the program will facilitate the linkage of visitors with participants forged around the country, increase the membership in CIV's, increase the quality of programming content and provide an ongoing opportunity to continue the friendships and knowledge acquired from the International Visitor Programs.

The information, strategies and applications contained herein are proprietary and confidential. This document is not to be distributed to anyone outside the United States Information Agency without the expressed written consent of the Author(s).  
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FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:16PM P5

Terry M. Hammes, M.B.A, *Producer*

Hammes Advertising Building  
896 South Dixie Highway  
Coral Gables, FL U.S.A  
33146-2674

Tel: 305-667-1199

Fax: 305-667-0440

E-Mail: Hammes Ads@AOL.COM

### PROFESSIONAL EXPERIENCE

#### *Hammes Advertising Inc., President, 1978-Present*

- Marketing Consultant with 19 years experience in strategic planning, advertising and competitive market development, who founded three new ventures beginning at the age of 23.
- Created, managed and marketed three businesses, showing substantial R.O.I. in each company. Specializing in advertising, marketing and public relations for high technology, business-to-business, consumer, corporate, real estate, financial, medical and retail companies.
- Print, television, radio, internet and multimedia, direct marketing, point of sale, in English and Spanish.

#### *First Florida Savings, FSB, External Bank Director/Bilingual Agency of Record 1990-1993:*

- Served as the only woman, non-Hispanic and youngest Board Member of \$93 million wholly owned US subsidiary of First Federal, FSB, San Juan, Puerto Rico, a \$1.8 billion thrift.

#### *Professional Television Productions Inc., 1990-1993:*

- Developed national marketing program for Dallas-based pre-produced television commercial company. Was granted the South Florida ADI for work. Established Pro-Motion Media, Inc. as the media placement firm to service South Florida franchise market for medical and retail industry.

#### *Eastern Federal Credit Union (Formerly Eastern Airlines Federal Credit Union), 1978-1982:*

- In House Ad Agency for 4th largest credit union in US. Assisted in national expansion from 8 to 23 branches in it's greatest period of growth. Eastern won the highest marketing award for Credit Union marketing in 1979. Targeted marketing, direct mail stuffers, brochures, and trade shows to city markets nationally.

#### *United States Information Agency, Washington, DC, 1996-Present:*

- In development of a prototype for strategic business plan and supporting computer-based, internet/web site technology to establish linkage with the 103 US Council for International Visitors Groups cities with commerce, education and industry, to the International Visitors Program participants at USIA. Wrote business development component of plan to establish The World Affairs Council at Miami-Dade Community College, 1997-Present.

#### *Mobil Oil, 1995-Present:*

The 1995 and 1997 Regional Convention Catalogue — cited by Mobil Management, "thanks to Terry's suggestions and comments, Mobil was able to triple net advertising revenues over prior year's results," and, "was widely recognized by Mobil Management as the best ever produced." (in a correspondence dated February 2, 1996).



FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:17PM P6

Terry M. Hammes, M.B.A., *Producer*

*Hammes Realty Management Corp., President, 1986-Present:*

- Florida Licensed Real Estate Brokers, 1985-Present
- Real Estate Institute at Florida International University: Established by FIU in 1997. Primary author of business plan and funding mechanisms identified which led to the establishment of The Real Estate Institute at FIU, an advanced program for real estate studies co-sponsored by The Greater Miami and the Beaches Realtor Association, 1992.
- Owner, designer, developer, manager of a 3300 sq. ft. 1986 Florida A.I.A. award-winning prime Coral Gables income producing office building and corporate home.

EDUCATION

- 1990 - 1992 *St. Thomas University, Miami, FL.* - Master of Business Administration (MBA), 1992. International Business specialization.
- 1972 - 1976 *University of Miami, Coral Gables, FL.*  
Bachelor of Fine Art (BFA), *Cum Laude*, 1976.  
Graphic Design and Photography  
Alpha Lambda Delta & Orange Key Academic Honor Societies

CIVIC

*Miami Council for International Visitors, 1996-Present:*

(MCIV is the local hosting arm for The United States Information Agency's International Visitors Program, state-side), Communications Director, Board of Directors 1996-1997; Delegate to National Council of International Visitors Convention, Washington, DC, 1997.

*Miami Youth Museum, 1990-Present:*

Trustee and Board of Directors: Created marketing collateral for new \$12 million facility designed by Architectonica, 1993, 1994, 1995, on pro bono basis and secured corporate support of approximately \$200,000 for MYM from Miami Children's Hospital, a Hammes Advertising project client since 1979.

*Crimestoppers of Dade: 1990-Present:*

Board of Directors. Organized fund raiser Golf Tournament and arranged for donated PSA commercial production and air time on all local English and Spanish language television commercials. Wrote and produced TV PSA spots, 1996.

AWARDS & CITATIONS

*Florida Awards for Marketing Excellence (F.A.M.E. Awards)* best print ad, collateral, special events, corporate campaign, and print campaign sponsored by *The Miami Herald* and Builders Association of South Florida.

*"Up & Comer" Award for Advertising* sponsored by *South Florida Magazine* and Price Waterhouse, 1991.

*Juried Fine Art Show Exhibitions*, Photography and Painting, 1995, 1981, 1976.

*Students in Free Enterprise Competition* sponsored by Wal-Mart, Chicago, IL: MBA research titled *"In Anticipation of a Free Cuba,"* and its regional implications for South Florida was awarded recognition against 50 competing universities, 1992.

*"Marquis Who's Who"* titles: *Who's Who in America*, Advertising, Finance & Industry and Women, Macmillan Directory Division, Wilmette, IL, beginning 1988.



FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:17PM P7



Price Waterhouse



South Florida  
THE REGION'S MAGAZINE

October 1991

### Judging Criteria

1. "Up & Comer" nominees for 1991 must be 40 years of age or younger, born after January 1, 1951.

2. An "Up & Comer" should have a strong "track record" in his or her chosen field of endeavor.

3. In addition, an "Up & Comer" should be involved in community activities, with a genuine desire to contribute to the betterment of society.

4. Finally, and perhaps most importantly, an "Up & Comer" should demonstrate leadership skills and the potential for assuming an even greater role within the community in the foreseeable future.

### 1991 WINNER

#### Advertising

#### TERRY M. HAMMES

Terry M. Hammes, 36, is president of Hammes Advertising Inc., Pro-Motion Media Inc. and Hammes Realty Management Corp. Inc., a real estate firm that occupies the award-winning building she designed.



Hammes is a trustee of the Miami Youth Museum, a PR-communications chairperson for Leadership Miami and vice president of the Ponce de Leon Development Association. She's working on her M.B.A. at St. Thomas University, concentrating on international relations with an emphasis on Cuba. "I feel the opening of Cuban-American trade will have a tremendous impact on the South Florida economy," she says.

HAMMES ADVERTISING, INC.  
896 SOUTH DIXIE HIGHWAY  
CORAL GABLES, FL 33146-2674  
(305) 667-1199 / FAX: 667-0440

### Advertising



Christie Ferris, 35  
Director Brand Communications  
Burger King Corporation

Aside from overseeing the production of more than 100 Burger King television commercials each year, Ms. Ferris works closely with four national advertising agencies and is responsible for the development and execution of marketing plans aimed at minorities. She implemented an award-winning "Stay in School" campaign for teens and a national campaign that won a "Best Hispanic Advertising" award. She is a member of the Saturn Council of South Florida and a volunteer for Child Assault Prevention Services and the Children's Home Society.



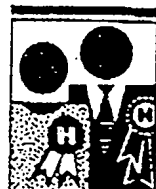
Terry M. Hammes, 36  
President

Hammes Advertising Inc., Hammes Realty Management Corp., and Pro-Motion Media Inc.  
Ms. Hammes has single-handedly built three companies from the ground up. She has won numerous advertising awards and designed, managed and marketed an award-winning commercial structure, which her realty company owns and occupies. She is a trustee of the Miami Youth Museum, a member of the executive committee for Leadership Miami and vice president of the Ponce de Leon Development Association.

### 28 THE MIAMI HERALD, FRIDAY, SEPTEMBER 13, 1991 HONORED

Who will be Miami's leaders of the future? Figuring that out is the role of the the Up and Comer Awards, sponsored by Price Waterhouse and South Florida Magazine.

Fifty-one finalists in 17 categories were recognized Thursday for their professional achievement and community contributions in Dade County. Winners of the fourth annual awards are:



Olga M. Aguirre-Fernandez, 34, a certified public accountant; Terry M. Hammes, 36, marketing company president; Joseph Blick, 32, Miami Opera Ensemble artistic director; Raul D. Torcilla, 33, Rouse-Miami vice president; Stan Kryder, 34, Dade president of First Union National Bank; Beth Levy Backstein, 33, Camillus House associate director; Octavio J. Visiedo, superintendent of Dade Public Schools;

Jorge Carbajal, 34, chief executive officer of Jorge & Jerry's Marketplace; Jay Robert Fuchs, 36, personal markets president for American Bankers Life; state Rep. Daryl L. Jones, 36; Dr. Pedro Jose Greer Jr., 35, founder of Camillus Health Concerns; Barry E. Johnson, 39, regional manager/corporate affairs of AT&T; Milarie Bass, 36, attorney; John G. Kiskinis, 31, president of Kiskinis Communications; Jose Diaz-Balart, 31, WTVJ-Channel 4 weekend anchor; Yoramir Steiner, 39, developer of Cocowalk; and chef Allen Suser, 35.



Bruce Turkel, 33  
President  
Terkel Advertising

As president of his own firm, Mr. Turkel is responsible for new business development, award winning creative output and the administration of the agency, which has grown from a one man operation to 13 employees in eight years. A native of South Florida, he finds time to work with the Children's Home Society, PACT and the Greater Miami Chamber of Commerce and to produce pro bono ad campaigns on their behalf. He was elected to the Advertising Federation's board of directors and selected as "most outspoken" by the 1991 class of Leadership Miami.

### 1991 FINALISTS

FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:18PM P8

Ms. Terry M. Hammes/USAID Finance Fellowship

(III) Candidate Statement

1) Why the Fellowship is desired: The USAID Financial Fellowship would be the synthesis of all my experience and interests to date. Working in foreign lands as a consultant with public and private sectors in economic development would be a natural next step in my career path.

Living in Miami, the hub of international trade, banking and commerce for the North-South axis of the EC, US and Latin America, international experience on a governmental level would position myself (and my firm when I return) with added credentials in international trade and development.

2) Why the candidate is qualified: From the perspective of a successful woman entrepreneur, Savings & Loan external bank director, small business owner and financial, business and real estate advertising, marketing and public relations executive for 16 years, and real estate property management company of 8 years, I am qualified to aid developing countries in the areas of business, banking, infrastructure/real estate development and health care sectors of emerging market economies. I hold a recent M.B.A. (Dec. 1992) in International Business from St. Thomas University (formerly of Cuba). A report I authored, "In Anticipation of a Free Cuba," discussed international trade implications of a free Cuba. The work was recognized in Chicago in April 1992 at a Wal-Mart sponsored competition, Students in Free Enterprise, among 50 participating universities. The report focused on NAFTA, CBI, GATT, CIA and World Bank/MIGA analysis, the scholarly research of others, and reported on international conferences held in Miami on emerging trends resulting from the conversion to market economies by the former command economies in Eastern Europe, the former Soviet Union, Central America, the Caribbean and in the Far East. It anticipates the likely scenario for the re-entry of Cuba into a market economy and free democracy, from the economic standpoint of this region. The Bank of America expressed serious interest in publishing it, but thought my findings too controversial. Later events have proven my analysis fairly accurate historically, in the 2 years since it was written.

3) What issues interest the candidate: There are several areas in which Hammes Advertising has specialized, which are areas of my interest and expertise. Business Development: I have started three businesses from the ground up without capitalization, and professionally been instrumental with the growth of countless established and start-up businesses through the advertising, marketing and public relations services my firm provides. Banking & Finance: I founded Hammes Advertising when I obtained the Eastern (then Airlines) Credit Union Account in 1978. For the following 4 years, during Eastern Credit Union's most explosive growth, from 8 branches to 23 nationally, I served as their in-house advertising agency. Marketing financial and mortgage services is critical to developing countries success. The access to mortgages for the ownership of property, whether commercial, industrial or residential, is one of the key components of a developing economy. The ability through loan guarantees, foreign investment capital, joint ventures, and the financing of infrastructure improvements is the foundation of economic reform in these developing countries. Real Estate Marketing: One of my favorite areas of interest is developing real estate programs. We are experienced in taking raw land, vacant property and non-performing assets (residential and commercial, mixed-use, airport, and industrial sites) and turning them into productive assets. Our studies, collateral and marketing materials have generated pre- and post-construction lease up, sales, and lending commitments for future phases from financing entities in the multi-million dollar levels. Financial Services: For several financial institutions, we have developed print, radio and TV commercials for mortgage and consumer lending programs in English and Spanish. We represented the nation's 4th largest builder's trade association, BASF -- Builder's Association of South Florida, publishing their monthly newspaper and promoting PAC activities on a local level for several years, 1986 to 1988. Politics: In addition to BASF promotion, I handled the 1985 Young Democrat Convention held in Miami that year. We put together delegates packages, the convention brochure, posters and disseminated information for the convention.

Originally from Springfield, VA, the eldest daughter of an OSS/NSA/FAA Soviet Specialist, I have had a life-long interest in, and exposure to international culture, politics and commerce. At the age of 16, I was selected as a Valley Forge Freedom Foundation Scholar, one of two chosen from Fairfax County, VA. Following graduation from the University of Miami with honors, I worked as Art Director for Colle & McVoy, a 4-star national agency which handled Coral Gables Federal, Home Savings, KLM and Bonair Airlines, John Alden Insurance and Herz Rent A Car. Within eighteen months, Hammes Advertising was founded with the Eastern (Airlines) Credit Union Account. In 1979, at my most busiest with Eastern, it received the highest marketing honor awarded nationally for marketing.

During the expansionary 1980's, Hammes Advertising handled over \$215 million in real estate

FROM : CLARION PRESIDENT INN

PHONE NO. : 1 408 972 2632

AUG. 23 1998 12:20PM PS

Ms. Terry M. Hammes/USAID Finance Fellowship

accounts. We created material which facilitated financing and fulfilled pre-leasing requirements of a \$14 million designer showroom owned by Canadians, a \$10 million office building owned by British interests, helped a Miami charter airline obtain scheduled airline service routes in Florida, prepared a marketing and sales prospectus for Mayfair Realty for the \$100 million Semoran Commerce Center, adjacent Orlando International Airport, represented BASF (Builder Association of South Florida), produced two economic development sections for a glossy magazine, The Office Guide to Miami, which were also stand-alone annual sections distributed by Chamber of Commerces and our local economic development group, The Beacon Council in 1989; handled the Young Democrat National Convention; and represented numerous medical/hospital and high technology companies to expand their businesses. Our work for Ladbrook's US subsidiary, London & Leeds Corp., was cited by the Builders Association of South Florida (BASF) and The Miami Herald in 1989, when our work swept the F.A.M.E. Awards (Florida Awards for Marketing Excellence) for commercial real estate marketing.

We donate our marketing services on a pro bono basis to select civic organizations annually, where we produce materials to effect goals and obtain corporate sponsorships through a "matching" of missions and objectives. A prime example has been my pairing of Miami Children's Hospital with the Miami Youth Museum. This year, MYM has received commitments from MCH totalling over \$200,000. Other examples include the Ponce Development Association, where I produced a brochure which was instrumental in obtaining \$80,000 over 2 years within 2 weeks of the brochure's presentation to the City Commission for a park located in the downtown Coral Gables business district; The Greater Miami Chamber of Commerce's organization for cultivation of future community leaders, Leadership Miami; we did the Membership Brochure defining the organization's objectives for several years; and National Association of Women Business Owners, SBA and US Dept. of Commerce, where I helped organize the first Tri-County Trade Mart in 1987, bringing together the various Federal Government's Procurement Agencies and Women and Minority business owners for the purpose of obtaining federal contracts.

In August 1990, I was asked to join the Board of Directors of First Florida, FSB, as External Director. First Florida, the \$90 million, wholly-owned US subsidiary of Puerto Rico's \$1.8 billion First Federal of San Juan, had been purchased as a failed thrift. When I came on board, 1990 year end figures showed a net operating loss of \$3,323,452. Within three years, despite stringent lending restrictions mandated by a Supervisory Agreement I signed, we completely turned around the bank to profitability, led by President Jose Calderon. I served on the Compliance Committee, devoted to drafting a Policy Manual, the Audit Committee, which monitored compliance to the new procedures, as advertising agency for this Hispanic Bank for print advertising, collateral and point-of-purchase displays. Of all items "shopped" by an independent firm, only the marketing materials scored a perfect "10" rating by all shoppers at all locations. At both First Florida and First Federal, I was the only non-Hispanic, the youngest and the only woman to serve on either Board of Directors. After 2 1/2 years of service, the term expired when the parent and OTS decided to allow greater lending authority if the local operation functioned as a branch, thus dissolving the local Board of Directors. In 1991, I was selected as the winner of the highest recognition for rising professionals in my field, Advertising, as the Up & Comer Award winner, sponsored by Price Waterhouse and South Florida Magazine; a selection made by a panel of some twenty distinguished local businessmen, educators and government officials.

The issues I have participated in to date are subjects of interest to me. I would like to serve in foreign countries. As a Finance Fellow, I would envision a role in the development of banking, real estate, infrastructure, real property and business. I could also be of use in the area of education, disaster and women-issues, small business, and medical marketing, having personal insight into those subjects.

4) What role would candidate envision as a Fellow: I would like to return to my hometown of Washington, DC as Fellow for the international scope of experience and for the opportunity to ply my craft abroad. I want the opportunity to work with representatives of other governments, much like my father did. In doing so, I would establish a network of governmental, business and friendship associations that will surely last beyond the fellowship term. I would be honored to serve my country.

5) How the candidate hopes the fellowship affects his/her career goals: I envision a long-term role in the diplomatic corps, short-term as a marketing expert who would like to play a key role in the reconstruction of Cuba. I hope to become a White House Fellow next - which, if I am successful, would be the attainment of my longest held career goal. As a 22 year resident of Miami, bilingual, single, and 39 years of age, I would greatly appreciate the opportunity to serve my country and to bring back to Miami the knowledge such an experience would provide.



## WORLD AFFAIRS COUNCIL

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### *Sightseeing in Seattle*

#### About Seattle:

Below are some sightseeing ideas for your free time in Seattle. You may want to explore the **Pike Place Market**, located on the Puget Sound waterfront in downtown Seattle, at 1st Avenue and Pike Street. Here you can find local goods, crafts and food specialties. Several blocks south from the Market on 1st Avenue is Seattle's unique **Pioneer Square**. Exquisitely restored after the Great Fire of 1889, the Square's lively bistros, shops, and restaurants serve an exciting and vibrant neighborhood. This is also the home of many and various art galleries.

Other options include a walk along the waterfront and perhaps a ferry tour to **Bainbridge** or **Bremerton**. If you prefer, you can stay on the ferry and enjoy the 1/2 to 2 hour ferry ride on Puget Sound and the spectacular view of the Seattle skyline. You may also want to take another boat ride to **Blake Island** and **Tillicum Village**, where you can get a taste of the Northwest Coast's rich Salish Indian heritage.

Another suggestion is to visit the **Seattle Center**, where the Space Needle and the Pacific Science Center are located. If you plan to go to the Seattle Center, you may want to take the Monorail which leaves from the recently constructed Westlake Center at 5th Avenue and Pike Street.

The main downtown shopping area is located between 4th and 7th Avenues and Pine and Madison Streets. The three largest department stores are Nordstrom, the Westlake Center, and the Bon Marche.

The **University of Washington**, the West Coast's oldest state run university, is another beautiful sightseeing attraction and is easily accessible by car or bus.

#### Day Trips:

If you have access to a car, you can take a ferry to Winslow and spend the day sightseeing on the **Olympic Peninsula**. You can drive from Winslow over the Hood Canal Bridge to the city of Port Angeles at the foothills of the Breathtaking Olympic Mountains. A 17-mile drive from Port Angeles takes you to Hurricane Ridge for an outstanding view of the mountain range and Olympic National Park. Other activities on the Olympic Peninsula

include Port Townsend, a victorian town, and the Suquamish Indian Museum, which is located on the other side of the Hood Canal Bridge.

Other day trips include a journey south to Mt. Rainier, the tallest mountain in the Cascade Mountain Range and the site of Washington State's other national park. The San Juan Islands and Victoria, B.C. are two more alternatives north of Seattle.

### Transportation:

The Metro bus system is very easy to use. Fare is 85 cents for one zone and \$1.10 for two zones, except on weekdays from 6-9 AM and 3-6 PM, when the fare is \$1.10 for one zone and \$1.60 for two zones. You never pay downtown between Battery and Jackson Streets and between 6th Avenue and the Waterfront. This is the "ride free zone." When leaving downtown, pay when you get off the bus, and when going toward downtown, pay when you get on the bus. Exact change is required. Call Metro's 24 hour information at (206) 553-3000. Schedules are available at the Metro Customer Service Office at 3rd and Pine or on each bus.

If you choose to take a taxi somewhere, we recommend Yellow Cab (622-6500) and Farwest Taxi (622-1717) as being the most reasonable.

### Seattle Facts

The Following information has been compiled by the Seattle-King County News Bureau 520 Pike Street, Suite 1325, Seattle, Washington 98101 (206) 461-5805.

\* In the past few years, Seattle has been ranked number one among places to live by Money Magazine, to visit by Places Rate Almanac, and to go to do business by Fortune Magazine. Rand McNally rated Seattle, Mount Rainier, and the North Cascades as the number one vacation destination in the United States for 1986, as well as the nation's number one city for the fifth year in a row that same year. Prentice Hall Books rated Seattle the number one most livable metropolitan area in the United States in 1989.

\* Seattle's 21 sister cities are the following: Beer Sheva, Israel; Bergen, Norway; Chongqing, People's Republic of China; Christchurch, New Zealand; Kobe, Japan; Mazatlan, Mexico; Mombassa., Kenya; Nantes, France; Tashkent, Uzbekistan; Limbe, Cameroon; Managua, Nicaragua; Galway, Ireland; Reykjavik, Iceland; Taejon, Korea; Kaohsiung, Taiwan; Pecs, Hungary; Cebu, Philippines; Perugia, Italy; Surabaya, Indonesia; Gydnia, Poland; and Haiphong, Vietnam.

\* In 1983 and 1991, Seattle's Metro Transit system was voted the number one transit system in the US by the American Public Transit Association. Seattle's Metro Transit system also offered the first "Ride-Free" zone in a metropolitan downtown core area in



the country and is one of the most accessible public transit systems for the disabled. The Metro Transit Tunnel, completed in 1990, is a 1.3 mile underground bus-only roadway beneath downtown Seattle. The tunnel moves approximately 31,389 people through the city daily.

- \* Seattle is the nation's model city for recycling. Seattle introduced city-wide curbside recycling programs in 1988. More than 90% of Seattle's citizens now recycle (148,300 households).
- \* Freeway Park, in downtown Seattle, is the nation's first major park to be built over a freeway. A citizen's horticultural committee spent months selecting plans resistant to the winds, gas fumes, and other unique problems of that setting.
- \* The Seattle Public Library loans more books per capita than any other city library in the nation.
- \* Seattle's Medic I program was the first emergency response care system in the US and remains one of the fastest. Seattle is also reputed to be the best US city, in which to have a heart attack because the chances of survival are so much greater than in other cities. The Medic II program, which trains lay persons to properly perform cardio-pulmonary resuscitation (CPR) has had a tremendous impact on training citizens in CRP. It is estimated more than one-half of the adult population of Seattle and King County has had some form of CPR training.
- \* Tourism is the State of Washington's fourth largest industry.
- \* Seattle is one of the only six cities nationally to have a major symphony, major opera, and major ballet company (the other three are New York, Los Angeles, San Francisco, Pittsburgh, and Houston).
- \* Seattle has more equity theaters than any city except New York.
- \* Seattle is 44th in listing of US cities by rainfall amounts, and has less rain each year than Atlanta, Houston, Boston, New York, Philadelphia, and Washington.
- \* Washington State's commercial fisherman, many based at Seattle's Fisherman Terminal, bring home 92% of all salmon, bottomfish, and shellfish harvested in the Alaskan waters. Washington State fishermen harvest more than 2.3 billion pounds of fish and seafood annually (over half of the US total edible catch).
- \* The Port of Seattle is the 5th largest container facility in the US with 25 main terminals and 28 container cranes.
- \* Out-of-state film and video production companies spent \$44.7 million in Washington State in 1992.

### Industry/Economics:

Seattle's economic beginning was as a logging center, seaport, and the jumping off point for the famous Gold Rush of Alaska in the late 1800's. While the wood products industry is still important, Seattle has become economically diverse with involvement in international trade, agriculture, electronics/computer, software/high tech industry, airplane manufacturing, general manufacturing, and tourism. Seattle is also home to such nationally known companies as Boeing, Weyerhaeuser, and Microsoft.

### History:

The city of Seattle was established by about 24 people, who were part of the westward movement. In 1851, the settlers arrived by boat, landing at Alki Point, now part of West Seattle. Within a short time, the settlement was shifted around the bay to where Pioneer Square is now located. Settlers took advantage of heavily forested lands and by 1853, the first sawmill was in use.



## WORLD AFFAIRS COUNCIL

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### CULTURAL LIST CITY OF SEATTLE

Following is a listing of local theaters, art galleries, museums and other fine arts in the Seattle area. Please feel free to contact any of these organizations directly for information on current plays, exhibits, and activities taking place during your stay in Seattle.

#### Theater

A Contemporary Theater (ACT)  
700 Union Street  
Seattle, Washington 98101  
Phone: (206) 292-7660  
*Contemporary theater*

Empty Space Theater  
3509 Fremont Avenue North  
Seattle, Washington 98103  
Phone: (206) 547-7500  
*Modern, local theater*

Intiman Theater  
201 Mercer Street / Seattle Center  
Seattle, Washington 98109  
Phone: (206) 269-1900  
*Classical pieces*

Seattle Repertory Theater  
155 Mercer Street / Seattle Center  
Seattle, Washington 98109  
Phone: (206) 443-2222  
*Classic and modern mix*

The Annex Theater  
1916 4th Avenue  
Seattle, Washington 98101  
Phone: (206) 728-0933  
*Small, local area theater*

The Fifth Avenue Theater  
1326 5th Avenue  
Seattle, Washington 98101  
Phone: (206) 625-1900  
*Broadway hits*

NW Asian-American Theater  
409 7th Avenue  
Seattle, Washington 98104  
Phone: (206) 340-1049  
*Ethnic Theater*

Seattle Children's Theater  
2nd Avenue N/Thomas Street  
Seattle, Washington 98109  
Phone: (206) 443-0807  
*Children's theater*

The Bathhouse Theater  
7312 West Greenlake Drive N  
Seattle, Washington 98103  
Phone: (206) 524-9108  
*Classics & Shakespeare*

The Group Theater  
305 Harrison / Seattle Center  
Seattle, Washington 98109  
Phone: (206) 441-1299  
*Multi-ethnic theater*

The Paramount Theater  
911 Pine Street  
Seattle, Washington 98101  
Phone: (206) 682-1414  
*Broadway hits*

On The Boards Performance Hall  
153 14th Avenue  
Seattle, Washington 98122  
Phone: (206) 325-7901  
*Dance, music and theater*

#### Performance Arts

Pacific Northwest Ballet  
301 Mercer / Seattle Center  
Seattle, Washington 98109  
Phone: (206) 292-2787

Seattle Opera  
1020 John Street / Seattle Center  
Seattle, Washington 98109  
Phone: (206) 389-7676

Seattle Symphony Orchestra  
305 Harrison / Seattle Center  
Seattle, Washington 98109  
Phone: (206) 443-4740

### Galleries and Museums

Burke Memorial Washington State Museum  
University of Washington Campus  
Seattle, Washington 98195  
Phone: (206) 543-5590  
*Museum of Natural History of Washington State*  
*Large collection of Native American Coastal Art*

Museum of Flight  
9404 East Marginal Way South  
Seattle, Washington 98108  
Phone: (206) 764-5720  
*Flight Museum on Boeing Field*

Seattle Art Museum  
100 University Street  
Seattle, Washington 98101  
Phone: (206) 654-3100  
*Large art museum, with permanent exhibits in*  
*Native American, African, Asian & Modern Art*

Museum of History and Industry  
2700 24th Avenue East  
Seattle, Washington 98112  
Phone: (206) 324-1125  
*Natural History*

Wing Luke Asian Museum  
407 7th Avenue South  
Seattle, Washington 98104  
Phone: (206) 623-5124  
*Asian-American Museum*

Daybreak Star Art Gallery  
Discovery Park  
Seattle, Washington 98199  
Phone: (206) 285-4425  
*Native American contemporary*

Henry Art Gallery  
University of Washington  
Seattle, Washington 98195  
Phone: (206) 543-2280  
*Modern art*

\*\* The Pioneer Square area (by the Kingdome) is home to a large variety of art galleries, ranging from classic to contemporary. The area hosts a gallery walk the first Thursday of every month.

### General Cultural Activities

The Seattle Aquarium  
Pier 59 / Waterfront Park  
Seattle, Washington 98101  
Phone: (206) 386-4320

Pacific Science Center  
Seattle Center  
Seattle, Washington 98109  
Phone: (206) 443-2001

Woodland Park Zoo  
5500 Phinney Avenue North  
Seattle, Washington 98103  
Phone: (206) 684-4800

Seattle Harbor Tours  
Pier 55, Suite 201  
Seattle, Washington 98101  
Phone: (206) 623-4252

Chinatown Discovery Tours  
P.O. Box 3406  
Seattle, Washington 98114  
Phone: (206) 236-0657

Tillicum Village / Blake Island  
Pier 55 & 56 / Waterfront Park  
Seattle, Washington 98101  
Phone: (206) 443-1244

Seattle Underground Tours  
610 1st Ave / Pioneer Square  
Seattle, Washington 98104  
Phone: (206) 682-4646

Omnidome  
Pier 59 / Waterfront Park  
Seattle, Washington 98101  
Phone: (206) 622-1868

\*\* The Seattle Center hosts a variety of activities. The Space Needle, the Pacific Science Center, Fun Forest Amusement Park, the local opera house, the symphony and various theaters are housed on the campus. You can take the Monorail from Westlake Park downtown directly to the Seattle Center grounds.

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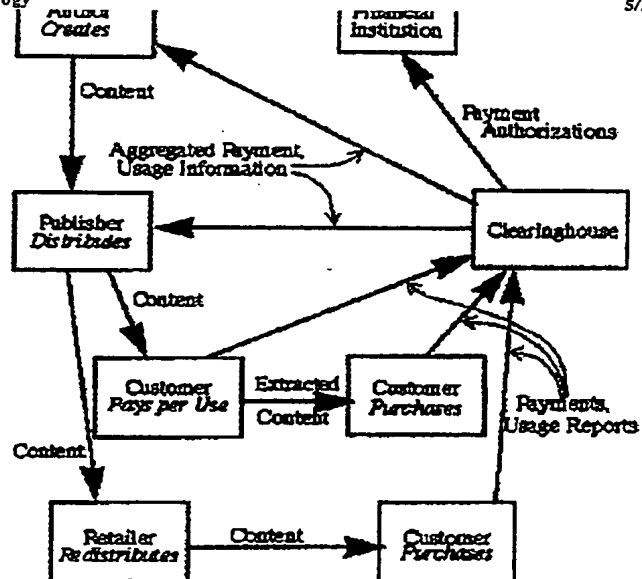


Figure 2. Electronic information economy.

The conversion from traditional commercial distribution channels requires key foundation technologies and results in a fundamental shift in existing infrastructures. This channel transformation will create a new electronic digital distribution industry. Digital distribution employing the DigiBox container architecture and its associated support environment, the InterTrust system, can play a critical role in this transformation of the communication, media, and information technology markets.

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## 2.1 Protecting All the Information In Information Commerce

The very properties that make "the net" attractive as a distribution medium — ease of manipulating information in electronic form — also appear to make these protections intractable. Addressing this dichotomy requires a paradigm shift in computer architecture to introduce the concept of a "secure processing" environment in which protected information can be manipulated without being subject to external tampering or disclosure. A prerequisite to such an environment is a cryptographically protected "container" for seamlessly packaging information and controls that enforce information use rights.

The DigiBox container described by this paper is such a container.

The need for various information commerce computers and appliances to interoperate requires that this container format and its access methods be standardized. InterTrust Technologies Corporation has submitted initial specifications for the DigiBox container to the American National Standards Institute (ANSI) Information Infrastructure Standards Panel (IISP) through the Electronic Publishing Task Force (EPUB) in the User/Content Provider Standards Working Group (WG4).

The primary goal of information protection is to permit proprietors of digital information (i.e., the artists, writers, distributors, packagers, market researchers, etc.) to have the same type and degree of control present in the "paper world." Because digital information is intangible and easily duplicated, those rights are difficult to enforce with conventional information processing technology. Many types of rights (compensation, distribution, modification, etc.) are associated with the various elements of information commerce, and these information property rights take many forms. At a high level, there is the legal definition of "copyright," codified in U.S. law [6, 9] and the Berne Convention. This gives copyright holders a legal right to control how copyrighted information is handled. In addition, various high-level rights are conferred by contractual arrangements between primary rightsholders and other parties.

For example, the protections needed for content elements incorporate the

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licensing provisions for the intellectual property rights of the content rightsholders. In a broader sense, these rights include control over several activities: the right to be compensated for use of the property; the right to control how content is distributed; the right to prevent modification of content by a distributor; "fair use" rights; the rights to the usage data, privacy rights of individuals, and so on. In the realm of physical goods, these rights are enforced by a combination of legal and technical means. However, the technical means can be (and are) unsophisticated because the technology for violating rights is relatively expensive and time-consuming - in comparison to equivalent activities with respect to digital information. Photocopying a book or copying a video cassette is inherently more labor intensive and costly than copying a file. So, while defeating technical means of enforcement is (relatively) expensive, it can be done - and often the legal means to deter this are inadequate.

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## 2.2 Information Commerce - Not Just Payment

Rights protection is also a fundamental aspect of commerce. Commerce is not just a way for two parties to pay each other for something. Rather, it is an extraordinarily rich web of relationships among parties that concerns payment, negotiation, control, advertising, reporting, auditing, and a variety of other activities. These activities are important aspects of the transaction relationships. Often the information carried in these reports, audits, and the like is highly valuable and highly confidential, perhaps even more valuable than the content that is the subject of the information commerce at hand. These activities too are performed and controlled in the "paper world" by legal and technical means, but there are no widely used models for their electronic equivalents.

Figure 3 shows some of the operations that could occur in true electronic commerce, using the Internet World Wide Web [10] mechanisms as an example.

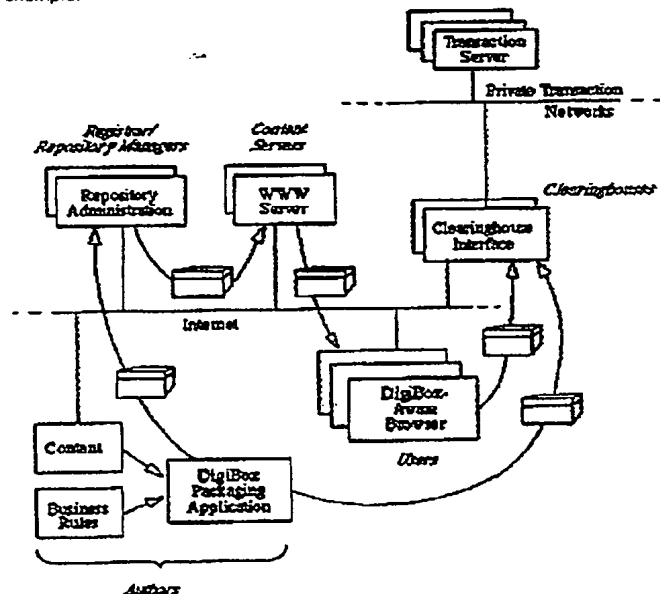


Figure 3. Multiparty Internet information commerce.

Creators originate content and apply rules (e.g., "pay author \$1.00/use") for its use. Distributors repackage content, applying additional rules (e.g., "pay \$5.00 for the collection, then pay the creator," "report use of each item"). Users receive content and operate on it, generating billing reports and usage reports that are delivered to a clearinghouse and paid or summarized back for the originating parties. This structure is very rich and is capable of supporting many business models. There are multiple flows of information in many different directions amongst the parties involved in the

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transactions.

Another example is that of an advertiser (acting as distributor, or with a distributor). The advertiser might have a rule that offers a discount, or no charge at all, but only if the user views the advertisement and agrees to have that fact reported to the advertiser.

It is relatively simple to devise schemes for parties to pay each other electronically (for example, DigiCash [11], NetBill [12], Open Market [13], SNPP [14], NetCheque [15], First Virtual [18], etc.). Payment, however, constitutes only one — and perhaps the simplest one — of the means in which parties in commerce interact. All the other information commerce components must be accomplished with the same needs for security, privacy, and integrity. In fact, these aspects of electronic commerce, including rights protection, are strongly intertwined in the digital economy, because much digital commerce concerns information and innovative business models for information commerce.

### 3. Existing Approaches to Information Commerce

Information proprietors employ a variety of technological protection approaches today. These approaches are generally "point solutions," in that they protect a specific type of property in a specific context and enforce only specifically defined rights — typically only the right to compensation for use. Because the technologies are limited, the market is fragmented, and there are no general protection solutions.

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#### 3.1 No Protection

Much digital property is distributed without any technological enforcement for property rights, on the assumption that legal means suffice. This approach works well enough for many low-value properties, but it has the disadvantage of raising the price to legitimate users who must pay for both their own and illegitimate use. In many cases, however, this cost is negligible, and no protection is an economically sound choice. Even for content that is free, however, a creator may wish to impose some rules for reporting or some access control. Of course, privacy rights of users will be a concern to many.

#### 3.2 License Managers

For some valuable software properties, license managers are used. Because a software property is dynamic (executable), it is feasible to restrict it so that it functions properly only through interaction with a license manager process. In general, there is no protection of usage data in these schemes. In some cases this technique has been applied to content protection, but only with limited success [17, 18].

#### 3.3 Cryptographic Unlock

Some static properties (fonts, for example; also some installable software) are protected by a simple "unlock" scheme: a purchaser makes a purchase, for example by telephone with a credit card, and receives a cryptographic key in return. This key can then be used to "unlock" one property from some widely distributed medium (e.g., CD-ROM or network download). This mechanism is relatively inflexible, and its inherently manual nature makes it expensive.

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#### 3.4 Billing Schemes

Various billing schemes (as mentioned above) permit purchase of information following what is essentially an electronic check or electronic credit draft model. These methods are suitable for conventional transactions, but not for the enormous volumes of (individually) very low-value transactions that would be generated using a complex digital property.

#### 3.5 Secured Delivery

Various secured delivery systems (e.g., SSL [19], SHTTP [20]) share the same problems as cryptographic unlock, but in a network context. They are only point-to-point solutions, with the information (content, usage data, etc.) at each site being left unprotected once the delivery has occurred. Furthermore, they are inherently online systems: it is not practical to decouple the delivery of information from payment for its use.

### 4. Information Protection Architecture: InterTrust and DigiBox Technologies

InterTrust Technologies Corporation has produced the InterTrust Commerce Architecture to solve unmet, critical needs of electronic commerce. Almost any imaginable information transaction can be supported by the InterTrust architecture. A few examples include distribution of content (e.g., text, video, audio) over networks, selective release of data from a database, controlled release of sensitive information, and so on. The InterTrust

## SEATTLE CITY SERVICES

### Newspapers

*Read All About It*  
*International Newsstand*  
93 Pike Street  
1st Avenue & Pike Street  
(206) 624-0140  
Hours: 7:00 am - 7:00 pm

*Bulldog News*  
4208 University Way NE  
(206) 632-6397  
Hours: 8:00 am - 10:00 pm  
401 Broadway East  
Hours: 9:00 am - 10:00 pm

*Seattle Public Library*  
1000 4th Avenue  
4th Avenue & Spring Street  
(206) 386-4636  
Hours: M-Th 9:00 am - 9 pm  
F & S 9:00 am - 6 pm

### Post Offices

*Main Office*  
3rd Avenue & Union Street  
(206) 442-6340  
Hours: M-F 8:30am-5:30pm

*Columbia Tower Center*  
5th Avenue & Columbia Street  
(206) 624-9653  
Hours: M-F 9am-5pm  
Friday 9am-6pm

### Banks

*Seafirst Bank*  
5th Avenue & Columbia Street  
(206) 358-7800  
Hours: M-F 8am-6pm

*WestOne Bank*  
5th Avenue & University Street  
(206) 585-2904  
Hours: M-F 9am - 6 pm

### Photocopy & Fax

*Kinko's Copies*  
1335 2nd Avenue  
2nd Avenue & Union Street  
(206) 292-9255  
Fax: (206) 622-5790  
Hours: M-F 7am-10pm; Sat-Sun 9am-6 pm

### Film Processing

*Rainbow One Hour Photo*  
4th Avenue and Spring Street  
(206) 682-5668  
Hours: M-F 9am-5 pm

### Grocery Store

*Shop Rite*  
8th Avenue & Madison Street  
(206) 622-2180  
\* Open 24 hours

### Pharmacy

*Payless Drugs*  
4th Avenue & Pike Street  
(206) 223-0512  
Hours: M-F 7am-6:30pm

### Hair Salons

*Gene Juarez Training Center*  
4th Avenue & Stewart Street  
(206) 622-6611  
Hours: T-Fri, 10-7 pm; Sat 8:30-5:30pm

*Hairmasters*  
1631 6th Avenue  
6th Avenue & Olive Way  
(206) 624-9935  
Hours: M-F 9am-7pm; Sat 9am-6pm

### Emergency Medical Services

*Virginia Mason Hospital*  
International Medical Services  
904 Seneca Street  
(206) 223-8876

Contact Persons:  
Dr. Kirkpatrick  
Dr. Berge



SUGGESTED LOCAL RESTAURANTS

| <i>Restaurants</i>  | <i>Type</i>     | <i>Location &amp; Neighborhood</i>                      | <i>Telephone</i> | <i>Cost</i> | <i>Comments</i>                         |
|---|-----------------|---|------------------|-------------|---|
| <u>Italia</u><br>Lunch<br>11:30am-2pm<br>Dinner<br>5pm-10:30pm                                      | Italian         | Western Avenue<br>& Madison Street<br><i>Downtown</i>   | 623-1917         | \$\$        | Artistic decor                          |
| <u>Trattoria</u><br><u>Mitchelli</u><br>7am-4am   | Italian         | 1st Avenue &<br>Yesler Way<br><i>Pioneer Square</i>     | 623-3883         | \$          | Open until 4am<br>Tues-Saturday         |
| <u>Red Robin</u><br>11am-10pm   | American        | 4th Avenue &<br>Spring Street<br><i>Downtown</i>        | 447-1909         | \$          | Gourmet burgers                         |
| <u>Ivar's Acres of</u><br><u>Clams</u><br>11am-10pm<br>Sun-Thursday<br>11am-11pm<br>Friday-Saturday | Seafood         | Pier 54<br>Elliott Bay<br><i>Waterfront</i>             | 624-6852         | \$          | Casual                                  |
| <u>Metropolitan</u><br><u>Grill</u><br>Lunch<br>11am-3:30pm<br>Dinner<br>5pm-11pm                   | Steaks/American | 2nd Avenue &<br>Marion Street<br><i>Downtown</i>        | 624-3287         | \$\$\$      | Known for their<br>great steaks         |
| <u>McCormick's</u><br><u>Fish House</u><br>11am-11pm  | Seafood         | 4th Avenue &<br>Columbia Street<br><i>Downtown</i>      | 682-3900         | \$\$\$      | Wide variety<br>11am-11pm<br>Fresh fish |
| <u>Rav's Boathouse</u><br>12pm-10pm   | Seafood         | 6049 Seaview<br>Northwest<br><i>Shilshoe Bay</i>        | 789-3770         | \$\$\$      | Near Ballard<br>Locks                   |
| <u>Maximilien-In-</u><br><u>The-Market</u><br>Lunch<br>11:30am-2pm<br>Dinner<br>5:30pm-11pm         | French          | 1st Avenue &<br>Pike Street<br><i>Pike Place Market</i> | 682-7270         | \$\$\$      | Elliott Bay view                        |

\* Also available are restaurants in Pike Place Market, Pioneer Square, the Seattle Waterfront, the International District and the University District. Pioneer Square also has many night spots with all types of live music and dancing.

|                  |                   |                     |
|------------------|-------------------|---------------------|
| Cost per person: | Lunch: \$ = \$4-7 | Dinner: \$ = \$6-12 |
|                  | SS = \$7-12       | SS = \$12-16        |
|                  | SSS = \$12 and up | SSS = \$16 and up   |

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**STEPHEN YAKE PRODUCTIONS**

237 French Landing Dr.  
Nashville, TN 37228  
Ph. 615.254.5700 Fax: 615.254.5705

**FACSIMILE**

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Wednesday, May 6, 1998

To: Terry Hammes  
Hammes Advertising, Inc.  
896 S Dixie Highway  
Coral Gables, FL 33146

Phone: 305.667.1199 Fax: 305.667.0440

Message:

Dear Terry:

The attached is the information regarding the eCommerce that we talked about. Intertrust is the owner of the platform. Vger Technologies is one of its licensees. The way Vger uses the platform might be parallel to your situation.

The web sites are noted on the bottom of the pages. I hope that this is useful to you.

Best regards.

Neal Kent

A LOT OF PAGES TO FOLLOW.

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Business Overview

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## BUSINESS OVERVIEW

### *Digital Rights Management for Healthcare*

Vger Technologies' business is electronic commerce for the healthcare industry. We take a broad view of e-commerce:

*"e-commerce" is the exchange or access of electronic information that facilitates business communications within an organization or between an organization and any third party and may or may not involve the actual buying and selling of goods and services..."*

Specifically, Vger provides healthcare organizations a completely new way to protect, control and audit any confidential or valuable digital information over the Internet or your Intranet. Because Vger lets you protect and maintain your (information) property rights at all times, you can now securely exchange even the most confidential types of digital information — electronic medical records, treatment authorizations, physician referrals, clinical research, financial documents, etc. — over any public or private network.

Our unique technology lets you maintain the security of your important electronic information at all times: not only protect that information from unwanted disclosure or alteration but also control and audit access to your information. Medical publishers, database companies, and healthcare organizations can also securely distribute and sell proprietary information while maintaining ownership and control of their proprietary journals, books, newsletters, databases, CME courses, etc. The Vger Rights Exchange <sup>TM</sup> is a valuable addition to any of your current or future e-commerce activities that involve confidential or valuable digital information over the Internet or your corporate Intranet.

With Vger's e-commerce solutions, the Internet now becomes the cost effective, safe medium for sharing information and connecting the disparate components of your business. Most healthcare organizations are faced with the escalating challenge and expense of exchanging important information among growing numbers of internal and external entities in multiple locations. Now you can fill your difficult communications gaps, especially to remote locations such as physician offices, other medical facilities, business partners, and customers. Vger provides an all-purpose connectivity alternative that can complement any existing information system infrastructure. And you will be well prepared for the federal government's proposed regulations on maintaining the privacy of electronic healthcare information — and be way ahead of your competitors. Not only can the Vger Rights Exchange help you save you money and add value to your healthcare business, but it can also enable you generate new revenues via selling your digital information.

Vger is leveraging the efforts of two technology partners, SOFTBANK Net Solutions and InterTrust Technologies, who since 1990 have been developing a fundamentally new information technology called digital rights management that protects, enforces, and maintains property rights in the electronic world. To date, digital rights management has not been available in healthcare or any other industry. What makes our technology different from other e-commerce products? Only the Vger Rights Exchange provides the following e-commerce capabilities:

- Persistent Protection of your digital information at all times — before, during, and after each time that your information is exchanged and accessed — online and offline.
- Flexible Business Rules that control access to your information — who can access it, what they can do with it, how long it can be accessed, how it is priced (if appropriate).
- Complete Audits for monitoring each time that your information is accessed.

### *Company Background*

The company, which is privately funded, has its headquarters in Nashville, Tennessee. Paula Eleazar, former Chief Information Officer of OrNda Healthcorp, founded Vger Technologies which began operations in May 1997. Following OrNda's merger with Tenet Healthcare Systems, Ms. Eleazar began evaluating new information technologies that had not yet been applied in the healthcare industry. In particular, she searched for technologies that could better address the challenges of information security and connectivity across complex healthcare organizations. The top two companies that Ms. Eleazar found were InterTrust Technologies and SOFTBANK Net Solutions (SNS) who have partnered to develop a new electronic commerce/digital rights management technology for multiple industries. Vger has an exclusive agreement with SNS to bring this new e-commerce technology to the healthcare industry, including the following markets:

#### Providers

Hospitals

<http://www.vgerhealth.com/prod03.htm>

#### Vendors

Software Vendors

#### Payers

HMO's

#### Publishers

Journal & Book Publishers

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**Business Overview**  
Integrated Delivery  
Physician Groups  
Physician Practice Management Firms  
Multi-Unit Providers  
National Purchasing Associations  
Other Providers

Systems Pharmaceutical Companies  
Equipment Manufacturers  
Supply Companies  
EDI Firms  
Transcription Companies  
Other Vendors

PPO's  
Insurers  
State Governments  
Federal Government  
Other Payors

CME Publishers  
Content "Aggregators"  
Online Marketers  
Database Companies  
Trade Associations  
Providers, Payors, Vendors  
who publish content  
Other Publishers

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#### Vger's Business Model

Vger Technologies is incorporating the technologies developed by InterTrust and SOFTBANK Net Solutions to bring e-commerce solutions to the healthcare industry. Vger's two technology business partners are providing the core tools, clearinghouses, and business applications that make up the Vger Rights Exchange™. Vger, in turn, is providing healthcare-specific applications expertise and is distributing and marketing this new technology to healthcare providers, payers, vendors, and publishers. The company is developing three types of relationships with its customers and other third party organizations:

- 1) **End Customers**, such as integrated delivery systems, hospitals, MCO's, physician groups and others who would purchase our technology and use it in their own business to securely exchange and manage information over the Internet or their private network.
- 2) **Distributors**, such as software vendors, who license the Vger Rights Exchange and then re-package, brand, and re-sell it as part of their own product offerings
- 3) **Business Services Partners**, such as systems integrators, Web site developers, Internet access companies, digitizers of content, and others who provide complementary products and services that are needed to provide a complete e-commerce solution to complex healthcare organizations:

Some organizations could fit into one or more of the categories above. A large healthcare software vendor could fit into any or all three of these partnership roles with Vger. Such a firm could be an *end customer* and implement our technology internally to move confidential or valuable information among its various offices or between its offices and external suppliers. Or the company could use the Vger Rights Exchange to securely distribute software updates to its clients using the Internet—and handle all payments, electronically.

The same company could also become a *distributor* or re-seller of the technology which could sit behind current or future software products and provide new functionality for secure e-commerce, such as using the Internet to exchange electronic medical records for healthcare providers and managed care clients.

In addition, this company could also be a *business services partner* and provide systems integration, Web site design, or other products and services to assist healthcare organizations to ensure that a comprehensive e-commerce solution is implemented.

#### Service to Match our Technology

Since 1990 InterTrust and SOFTBANK Net Solutions have invested several hundred man-years of research and development into the technology architecture behind Vger's e-commerce solutions for healthcare. Hundreds more man-years of sophisticated software development continue to be invested to ensure that we are meeting the specific e-commerce needs of specific healthcare organizations.

But even the best technology solution needs concomitant services to help you put that technology to work in your organization and help you reach your business objectives. Vger Technologies is focused solely on e-commerce solutions for healthcare and no other industry. We have the healthcare experts to understand and work with your particular business whether you are a large integrated healthcare system, a physician practice management company, a transcription vendor, an HMO, a worldwide medical publisher or other healthcare organization. We are committed to providing you the ongoing services that will ensure that you get maximum benefit from the Vger Rights Exchange.

*Vger Rights Exchange is a trademark of SOFTBANK Net Solutions in the USA and other countries.*



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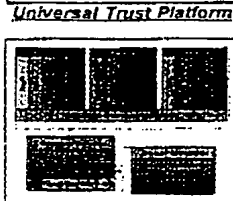
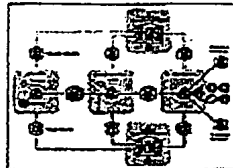
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InterTrust Commerce Flow



**White Paper**  
Securing the Content,  
Not the Wire

**Securing the Content, Not the Wire,  
for Information Commerce**

**Abstract**

Information Commerce is a business activity carried out among several parties in which information carries value and is treated as a product. The information may be content, it may be returned usage and marketing data, and it may be representative of financial transactions. In each of these cases the information is valuable and must be kept secure and private. Traditional approaches secure the transmission of that information from one point to another; there are no persistent protections. Protection of all of these components of information commerce for all parties in a transaction value chain is necessary for a robust electronic infrastructure. A prerequisite to such an environment is a cryptographically protected container for packaging information and controls that enforce information rights. This paper describes such a container, called the DigiBox™ container. InterTrust Technologies Corporation has submitted initial specifications for the DigiBox container to the ANSI X3.221 Electronic Publishing Task Force (EPUB) within the User/Content Provider Standards Working Group (WG4). A version of this paper was originally published in the Proceedings for the USENIX 1995 Electronic Commerce Workshop under the title "The DigiBox: A Self-Protecting Container for Electronic Commerce."

**1. Introduction**

As services and products in modern commerce increasingly take electronic form, traditional commerce is evolving into electronic commerce. This includes both creation and enforcement of various agreements between parties in an electronic commercial relationship. It also includes enforcing the rights of these parties with respect to the secure management of electronic content or services usage, billing, payment, and related activities.

To save money, to be competitive, and to be efficient [1,2], members of modern society will shortly be using new information technology tools that truly support electronic commerce. These tools provide for the flow of products and services through creators', providers', and users' hands. They enable the creation, negotiation, and enforcement of electronic agreements, including the evolution of controls that manage both the use and consequences of use of electronic content or services. In addition, these tools support "evolving" agreements that progressively reflect the requirements of further participants in a commercial model. Participants in electronic commerce [3,4] will need rules and mechanisms such that:

1. Information providers can be assured that their content is used only in authorized ways;
2. Privacy rights of users of content are preserved; and
3. Diverse business models related to content can be electronically implemented.

The Internet and other information commerce infrastructures will require a management component that enforces such rules, ensuring a safe, coherent, fair, and productive community. This management component will be critical to the electronic highway's acceptance. Without rules to protect the rights of content providers and other electronic community members, the electronic highway will comprise nothing more than a collection of limited, disconnected applications.

Analysts have concluded that content will constitute the largest revenue-generating component of the information superhighway [5]. It is also clear that unfettered access to content requires that content providers

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be able to maintain control over literary or copyrighted assets. Many analysts conclude that this will be one of the key bottlenecks in the implementation and deployment of New Media.

[Loc]

## 2. Information Commerce and Digital Value Chains

Information commerce is often considered a wholly new concept, made possible only through the use of networks and computers. In fact, a robust information economy has existed for centuries, involving trafficking in physical representations of information such as books, newspapers, and so on. Because such commerce involves physical goods, there is a non-negligible floor to the cost of handling information goods. The new aspects of the electronic information economy are that the information itself is the entire product and that the product can be distributed at negligible marginal cost.

The traditional information economy in physical goods is publisher-centric, because creation of information goods—particularly low-cost goods—requires a substantial manufacturing investment. Figure 1 illustrates a simplified traditional information economy: physical goods flow from a publisher (manufacturer) to a customer, in response to orders and followed by payments. The author's relationship with the publisher may be more lightweight, but the author is nonetheless dependent on the publisher to report sales and make royalty payments in accordance with the author's contract. In addition, a financial institution provides payment processing and clearing services for all parties.

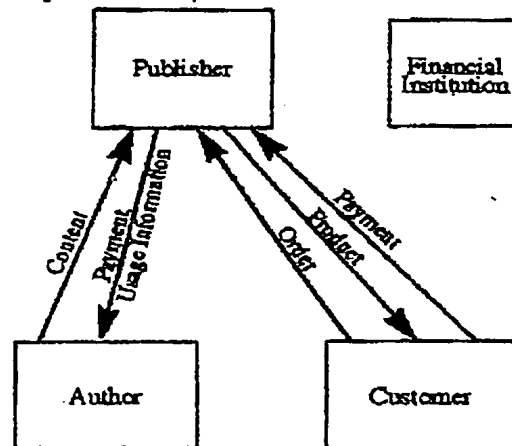


Figure 1. Traditional information economy.

Because of the flexibility afforded by electronic mechanisms, information commerce is evolving from indirect, advertiser-supported, mass-audience media to a new, niche-audience-oriented business model. In this system, members of the electronic community, with or without the economic support of advertising, pay providers directly for what they want to receive. Business-to-business purchasing is steadily evolving into a direct electronic ordering model.

Figure 2 illustrates the flexibility possible in new electronic information commerce models. Although there is still a role for publishers, this role no longer involves physical goods. Rather, the publisher is responsible for packaging and aggregating information goods and control information, then making them available to customers. Similar to a manufacturing/distribution/retail chain for physical goods, the electronic model permits information retailers, and even end customers, to re-package and redistribute different aggregations of information while ensuring that the appropriate control rules are maintained. A clearinghouse ensures that usage information and payments are provided directly to authors and publishers; the payments themselves are made through traditional financial institutions. Because control rules are associated with information, a variety of payment and other business models can be associated with the same content (e.g., purchase versus pay-per-use).

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architecture can also support the secure communication of private information such as EDI and electronic financial transactions, as well as delivery of the "back channel" marketing and usage data resulting from transactions.

The DigiBox container is a foundation technology within the InterTrust system. It provides a secure container to package information so that the information cannot be used except as provided by the rules and controls associated with the content. InterTrust rules and controls specify what types of content usage are permitted, as well as the consequences of usage such as reporting and payment.

Within the InterTrust architecture, DigiBox containers can enforce a "distributed electronic contract" for value-chain activities functioning within an electronic distribution environment. This unique approach underlies InterTrust Technologies Corporation's information metering and digital rights protection technology. Electronic commerce infrastructure participants can use the InterTrust system to substantially enhance their network, security, or payment method solutions.

The DigiBox container holds both digital property (content) and controls. It is used in conjunction with a locally secured rights protection application (discussed further below) to make content available as governed by arbitrarily flexible controls.

The DigiBox container mechanism is implemented in a set of platform-independent class libraries that provide access to objects in the container and extensions to OpenDoc and OLE object technologies. The DigiBox technology allows rights management components to be integrated with content in highly flexible and configurable control structures. DigiBox rights management components can be integrated with content in a single deliverable, or some or all of the components can be delivered independently. DigiBox rights management components enable true superdistribution [21] and can support virtually any network topology and any number of participants, including distributors, redistributors, information retailers, corporate content users, and consumers.

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#### 4.1 Content

The digital information in a DigiBox container (one or more "properties") is information in any form. It may be mapped to a specific compound object format (e.g., OpenDoc, OLE, PDF), or may be application specific. Further, it may be delivered in stream or other communication-oriented forms, not just in a file-like container.

#### 4.2 Controls

Controls specify rules and consequences for operations on content. Controls are also delivered in a DigiBox container, and the controls for a property may be delivered either with the property or independently. Controls are tied to properties by cryptographic means. Because controls can be delivered with properties in a container, the DigiBox container supports superdistribution.

#### 4.3 Commerce

Commerce takes place governed by controls. This may involve metering, billing for use, reporting of usage, and so on. These operations take place locally in a secure environment, and they generate audit trails and reports that must be reported periodically to clearinghouses.

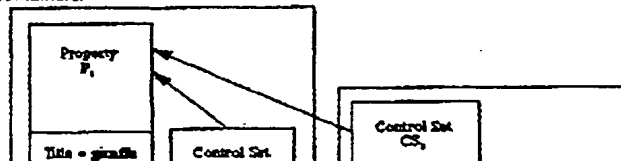
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### 5. DigiBox Container Implementation

The DigiBox container is a structure that can hold, in a protected manner, information commerce elements of all kinds: content, usage information, representation of financial transactions (e.g., electronic cash), and other digital elements of information commerce.

#### 5.1 Container Logical Structure

Figure 4 shows the logical structure of properties and control sets in two containers.



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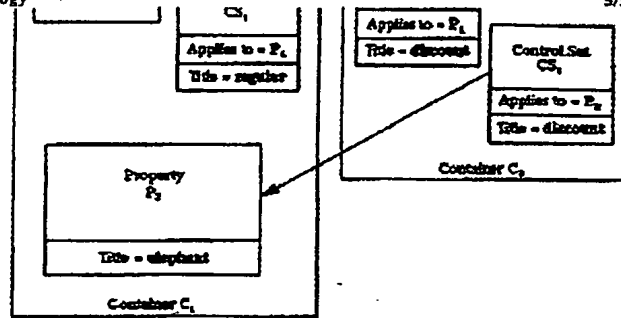


Figure 4. Container logical structure.

Container C1 holds two properties, P1 and P2, and one control set, CS1, that applies to property P1; container C2 contains two control sets and no properties. As shown in the example, each of these elements has a title attribute to provide a human-readable description of the element and, for control sets, an attribute indicating to what other elements the control set applies.

A control set specifies rules and consequences, such as pricing, reporting, and so on, for the properties to which it applies. A user holding just this container could use (e.g., view, print) content from P1 - though only as specified by CS1. Because there is no control set applying to P2 in that container, P2 would not be usable in any way.

A user holding both containers could use property P2, as specified by CS2, and in addition has the choice of whether to designate CS1 or CS3 when using P1. CS3, which describes itself as "discount," is likely to be the user's preferred choice.

The DigiBox container includes several elements: organizational structures, properties, controls, and supporting data items. Almost all the information in a DigiBox container is encrypted, as described below, and access to the encrypted form is provided through a storage manager as appropriate, depending on how the DigiBox container is delivered (e.g., as a file or as a data stream).

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## 5.2 Container Physical Structure

Figure 5 is a schematic picture illustrating the physical structure of a DigiBox container. (Some elements have been omitted for clarity.)

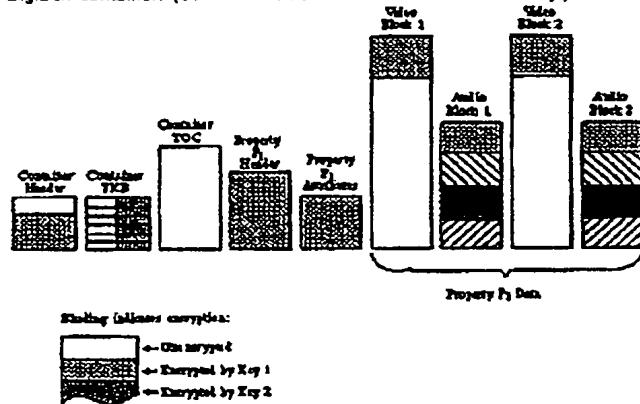


Figure 5. Container physical format.

It begins with a container header structure containing descriptive and organizational information about the container. Part of the container header is encrypted (both for secrecy and for integrity protection); the rest is public organizational information. The header is followed by additional



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container-wide structures such as the *transport key block (TKB)* and the *container table of contents (TOC)*, some of which are encrypted and others not.

These organizational elements are followed by the structures defining the container's content (e.g., *properties* and *control sets*). As shown in the figure, a property is represented by a *property header*, *property attributes*, and data blocks composing the property. As shown, the header is encrypted and the attributes are not; the data blocks may be wholly or partly encrypted, or not at all, depending on security requirements.

The figure shows an example property consisting of a multimedia property formed from a pair of synchronized data streams for audio and video. In this example, each video block is mostly unencrypted so that access can be rapid while still maintaining reasonable security — encrypting even 10 percent of an MPEG stream renders it effectively useless for illicit copying. On the other hand, the audio is entirely encrypted, and each audio block uses four distinct keys, because the content proprietor requires much stronger security for audio than for video.

A property is represented as one or more property sections, each of which is independently associated with control information, and which may also be stored and accessed independently. A property, for example, might be a collection of clip-art images, and each image might be a property "chunk," with its own control specifying how that image's creator is compensated.

Controls can map to property chunks at arbitrary granularity and can enforce arbitrary organizational structures within the property (such as a file hierarchy). Controls can apply to individual bytes, frames of a movie, segments of a musical piece, and so on, because the mapping is performed by a control process specified by the control structure, not simply via a table-driven data structure.

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### 5.3 Cryptographic Techniques

The high-level elements in a DigiBox container are encrypted with a *transport key* that is normally derived (by exclusive OR) from two parts: one that is delivered in the DigiBox container itself, encrypted with a public key algorithm, and the other that is stored in protected storage locally. The locally stored part is shared among all the local nodes capable of processing that DigiBox container, but the part in the DigiBox container is unique. This separation provides protection against accidental or malicious disclosure of either part.

The data for the property itself is encrypted with other keys ("content keys") that are themselves delivered in encrypted high-level structures; this approach permits the keys for a property to be delivered entirely separately from the property or its controls. Multiple keys, in a wide variety of key-mapping schemes, are used to encrypt the data, limiting the loss that would occur from disclosure of any one key.

All DigiBox control structures are both encrypted and verified for integrity with a cryptographic hash function. Several cryptographic algorithms are supported for these control structures (principally for export control reasons), and arbitrary algorithms are supported for encryption of the data.

### 5.4 Security Characteristics

The DigiBox cryptographic structures are designed to be secure even in the face of loss of individual key components, and to minimize the damage in case a key or processing environment is compromised. The system is designed to provide commercially acceptable risks and losses for a variety of business models.

The basic algorithms are strong: Triple DES [22] and RSA [23] are preferred. This security is, of course, only as strong as the tamper-resistance of the local processing environment. The preferred implementation of DigiBox processing relies on a "secure processing unit" (SPU) that contains a CPU, memory, program storage, and key storage in a single tamper-resistant hardware package. Although these are not widely available today, the variety of applications they might support makes it likely that such SPUs will become widely integrated into common computing platforms. When running in an SPU, the DigiBox processing and control mechanisms are sufficiently well protected to support most commerce applications.

In the absence of an SPU, other approaches are useful for many business models. In fact, a software-only implementation is sufficient for many applications, because much content is of relatively low value and is used in a context (business to business) where a modest level of fraud is both less likely and more tolerable. As long as the software is moderately difficult to defeat and tools to defeat it have no legitimate purpose, business models can be supported where some risk of loss is acceptable. In the world of

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electronic commerce, just as for traditional commerce, security is not absolute: it is just a factor to balance against the cost of loss and fraud.

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#### 6. Conclusions

The DigiBox container is one component of a general-purpose electronic commerce solution that rests on three basic principles: rights protection, interoperability, and strong security.

Electronic commerce, and information commerce in particular, needs a robust information protection mechanism, including rights protection and controls, not just payment systems. As the electronic world evolves, however, and moves forward from simply emulating traditional transactions into entirely new business models, rights protection and control will become the predominant issues.

Protection of intellectual property rights in information requires strong cryptography as well as a flexible infrastructure for controlling use of the information. A standard protected container for information is necessary to support interoperability -- most existing schemes tightly bind the creator of protected information and the software that processes it. A standard container can rationalize information commerce and reduce costs for all participants.

In the long term, general-purpose secure electronic commerce will need pervasive deployment of tamper-resistant hardware devices to perform secure processing of protected content. However, as these solutions are developed, many business models can be accommodated with weaker or less complete solutions because the risk and expected losses are commercially acceptable.

Business-to-business purchasing is steadily evolving into a direct electronic ordering model. Future communications and media markets will become increasingly segmented and specialized in response to customer preferences and needs and involve increasing, and more sophisticated, direct interaction between consumers and providers. These markets and their value chains (with or without intermediary distributors) will require secure metering and control tools that enable a user to efficiently and economically tailor resources to his or her own desires.

During the next decade, digital delivery of traditional electronic products, such as information databases and software, will be joined by a rapidly growing array of both New Media and electronically distributed traditional content. The conversion from traditional models requires key foundation technologies and will result in a fundamental shift in current infrastructure. This transformation will create a new distribution industry. Digital distribution employing a universal content and commerce container can play a critical role in this broad economic transformation.

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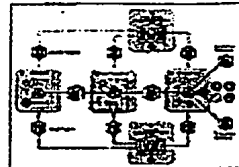
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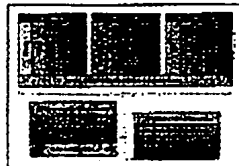
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#### InterTrust Commerce Flow



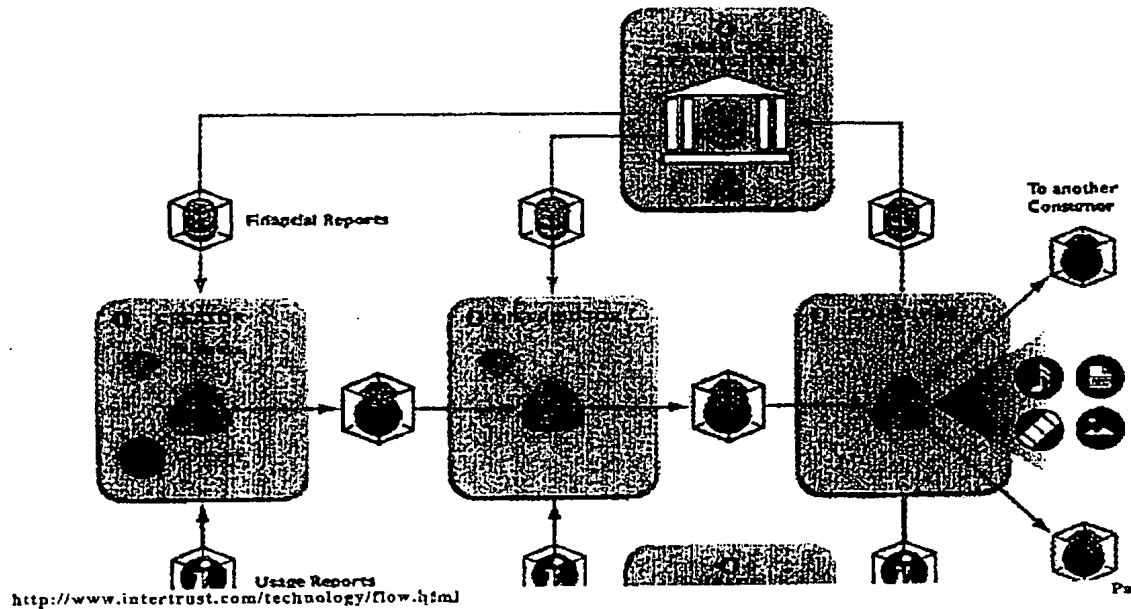
Universal Trust Platform



White Paper  
Securing the Content  
Not the Wire

#### InterTrust Commerce Flow

The diagram below illustrates a simple content distribution example. Each participant communicates with the value chain through an InterRights Point enhanced computing appliance. The creator expresses business requirements—how its content can be used and the consequences of such use. The creator conveys rights to recipients, such as the right to view, play, print, run, redistribute, combine, and/or excerpt. Business rules, such as creator-defined consequences for purchase, rental, subscription, promotion, and/or reporting, are also specified, along with discounts in exchange for usage information or in response to specific organization membership. After the creator has expressed requirements, the content and the associated business rules can be packaged in one or more DigiBox containers and sent to the distributor. As permitted by the creator, the distributor can modify or augment rules, such as specifying value-added markups. After the consumer selects the DigiBox container and reviews and accepts the value chain's rules, the consumer's InterRights Point opens the DigiBox container and presents its content to the consumer through an InterTrustworthy viewing application. This process automatically results in commerce events such as secure auditing of usage and associated payment information. Transaction records are reported, either online or at certain desirable times, to clearinghouses. Consumers can freely redistribute DigiBox containers to other consumers, who can also use the content if allowed. Financial clearinghouses receive and process transaction records, charge the consumers' accounts, and automatically and securely credit the creators' and distributors' accounts. Usage clearinghouses process and aggregate usage information, create usage reports, and pass them to the creators and distributors.



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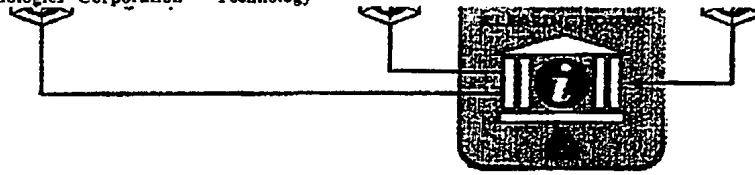
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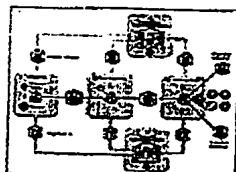
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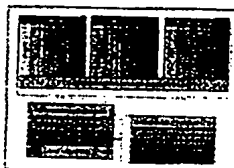
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InterTrust Commerce Flow



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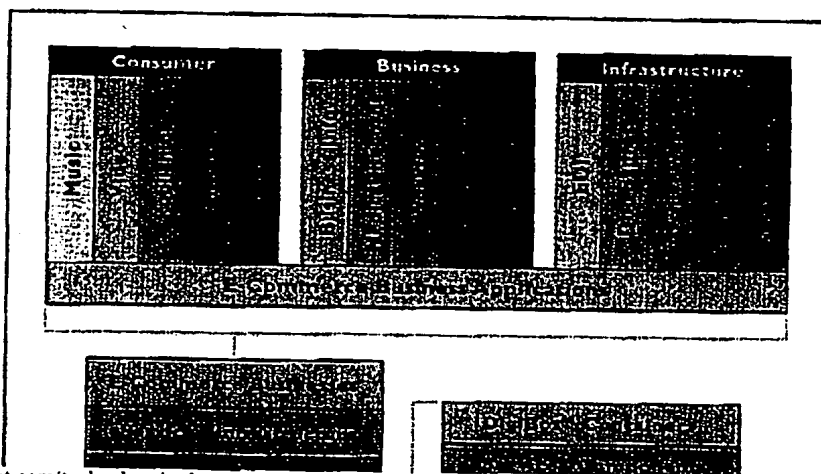
**Universal Trust Platform**

The InterTrust Commerce Platform is shown below. It's technology provides support for all participant roles in digital commerce. The InterTrust environment binds together host operating systems, trust platform nodes, global trust services, and vertical business applications into a seamless trust and commerce automation environment.

The foundation element of this platform is the InterRights Point, which is closely coupled to the host operating system. Operating on the InterRights Point, InterTrust's rights expression tools allow all participants to express their rights and interests. eService components are used by eService infrastructure providers to deliver commerce services and environment support. E-commerce businesses employing rights expression tools provide e-commerce business applications for vertical markets. Together, all of these components and services form a rich commerce environment that represents a truly flexible, efficient digital marketplace.

The InterTrust Commerce Platform enables automation of business processes, including multiparty, peer-to-peer relationships across time and space. In consumer-oriented vertical markets, such as entertainment delivery, the InterTrust platform supports rich intellectual property asset management by allowing providers to tailor value propositions for individual users. In business-to-business and enterprise contexts, the technology enables efficient and flexible information management strategies that reflect the highly granular needs of modern networked interaction. As businesses and consumers express their rights and pursue opportunities in the digital marketplace, the InterTrust Commerce Platform provides infrastructure players with the technologies required for a truly scalable, adaptable, and seamless commerce foundation.

The InterTrust Commerce Platform supports a neutral digital marketplace. Businesses and consumers can make offers and exploit opportunities and exhibit the dynamics of true commerce. Users may participate in an unlimited number of commercial models using a single instance of the InterRights Point, and providers can make offers based on their own definitions of vertical markets, value chain relationships, and customer opportunities.



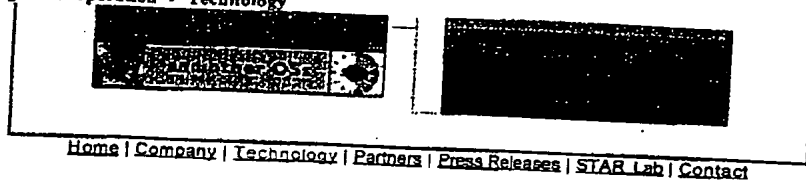
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Area: 27,800 sq km (17,300 sq mi)  
Population: 6,730,000  
Capital city: Port-au-Prince (pop 750,000)  
People: African descent (95%), mixed African and European descent  
Language: Creole (90%), French (official)  
Religion: Roman Catholic (80%), Protestant (16%); voodoo is also widespread  
Government: Republic  
GDP per head: US\$1000  
Major industries: Food processing, light manufacturing, tourism

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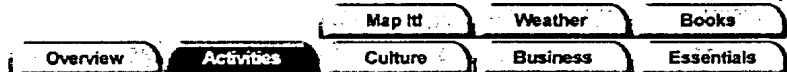
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#### Port au Prince

Gingerbread trim and a view of the harbor are about all Port-au-Prince has in common with other Caribbean capitals. It's a backward city, but it's no backwater. Port-au-Prince is crammed with people soldiering on amidst rundown buildings, open sewers and the haphazard lurching and zooming of countless vehicles. Much of the activity is centered on the **Marché de Fer** (the Ironmarket), a 19th century iron and tin mix of Paris train shed and Indian minarets. It's chaos inside, packed with stalls, vendors and piles of fruit, baskets, soap, religious totems and toys. It's hot, noisy and likely to overwhelm the faint of heart.

Good places to seek post-shopping repose are the **Cathédrale de Port-au-Prince**, where the decor owes as much to Africa as to Rome, and the **Cathédrale de la Ste Trinité**, where you can gaze up at murals by some of the country's most famous artists. The **Musée d'Art Haïtien du Collège St Pierre** has an excellent collection of paintings. The **Musée National** is more of a national curio cabinet, featuring King Christophe's suicide pistol and a rusty anchor reputed to have been salvaged from Columbus' *Santa Maria*. There are areas of the capital travelers should avoid, chiefly the shantytowns on the northern edge of the city.

In the hills to the southeast of the city is **Pétionville**, as close as the country gets to typical Caribbean resort culture. Galleries sell Haitian art, and restaurants serve some of the best French cuisine in the country. The **Jane Barbancoourt Distillery** in **Boutiller**, a few miles east of Port-au-Prince, makes nearly two dozen varieties of rum, including flavors like coffee, coconut and hibiscus. You can taste samples and buy bottles at bargain prices.

#### Jacmel

This old coffee port was once the jewel of the southern coast, decorated in French colonial architecture and fringed with black-sand beaches. Duvalier cut off its trade in the 1950s and sent the town into a decades long decline. Though it's a little shabby, it's much calmer than Port-au-Prince and the 19th century buildings are better preserved. Many now house galleries and shops. Jacmel has a bustling market, open on Saturdays. Nearby is the **Bassin Bleu**, a series of tiered waterfalls and pools. You can hike the 12km (7mi) trail or rent a horse in Jacmel.

#### Cap Haïtien

Located on the northern coast, the country's second largest city and former capital was once called the 'Paris of the Antilles.' Its glory has faded, having been destroyed and rebuilt four times, only to be cut off and left to rot by Duvalier in the 1950s. Some interesting colonial architecture still remains and there are good shops. A few kilometers south of town are two monumental reminders of the reign of the self-proclaimed King Christophe. **Sans Souci Palais** was to have been Christophe's new capitol building. An earthquake in 1842 brought the roof down; scavengers have since made off with its fixtures and marble floors. The **Citadelle** squats atop a 900m (3000ft) mountain, a massive fortress that took 20,000 slaves over 10 years to build. The views are superb.



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### World : Caribbean : Jamaica

#### Business

**ECONOMY:** Jamaica is one of the world's largest producers of bauxite and alumina, which accounts for half of the country's export earnings, but despite expanding production, low world prices and falling demand have kept revenues static. There is also a manufacturing economy which is growing steadily, with cement, textiles, tobacco and other consumer goods among the products. Tourism is now the major source of foreign exchange. Agriculture (principally sugar cane, bananas, coffee and cocoa) has maintained a steady position in the economy: efforts to increase production through improved efficiency and production methods have been offset by climatic conditions and the state of the world markets. Imported oil and gas account for the bulk of the island's energy requirements. Jamaican economic policy under the Labour administrations of the 1990s have pursued a familiar course of privatisation of state-owned enterprises and tight budgetary controls implemented with IMF support, with reduction of the large foreign debt as the principal objective. The USA dominates Jamaica's trade, providing half the country's imports and taking over 30% of exports. Jamaica is a member of the Caribbean trading bloc, CARICOM, and of the Inter-American Development Bank.

**BUSINESS:** Business people should wear a 'shirtjac' (bush jacket without a tie), also known locally as a *kareba*. Usual formalities are required and appointments and business cards are normal. All trade samples now need an import licence which can be obtained from the Trade Board, 107 Constant Spring Road, Kingston 10. Tel: 969 0478. Samples of non-commercial value are allowed into the country without a licence prior to arrival, although it may still be necessary to visit the office of the Trade Administrator to exchange the licence copy for a clearance copy which the customs authorities demand before clearing the goods. Office hours: 0830-1630 Monday to Friday.

**COMMERCIAL INFORMATION:** The following organisation can offer advice: Jamaica Chamber of Commerce and Associated Chambers of Commerce of Jamaica, 7 East Parade, Kingston. Tel: 922 0150. Fax: 924 9056.

**CONFERENCES/CONVENTIONS:** The Jamaican Conference Centre in Kingston was opened by HM Queen Elizabeth II in 1983. There are also several hotels in Jamaica with dedicated conference facilities. Seating is available for up to 1000 persons at some centres. The Jamaican Tourist Board (address at top of entry) can supply information.

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Travelocity Destination Guide

Page 2 of 2



```
spe_num = new Array(10)

int_name = new Array(2)
int_url = new Array(2)
int_num = new Array(2)

yel_name = new Array(3)
yel_url = new Array(3)
yel_num = new Array(3)

feat_gif = new Array(16)
feat_blurb = new Array(16)
feat_link = new Array(16)

var searchKeys = new Array();searchKeys[0]="sMSN";searchKeys[1]=
"sALTA";searchKeys[2]="sGOTO";searchKeys[3]="sINFO";searchKeys[4]="sLYCO";
searchProv = new Array();searchProv["sAOLN"]="AOL
NetFind";searchProv["sEXCI"]="Excite";searchProv["sINFO"]=
"Infoseek";searchProv["sLYCO"]="Lycos";searchProv["sYAH0"]=
"Yahoo";searchProv["sMSN"]="MSN Web Search";searchProv["sGOTO"]=
"GoTo";searchProv["sSNAP"]="Snap";searchProv["sALTA"]="AltaVista";var
search_Al_urls = new Array();search_Al_urls["sEXCI"]="/isapi/bin/
redir.dll?target=http://www.excite.com/microsoft/&iestart&sEXCI&
";search_Al_urls["sINFO"]="/isapi/bin/redir.dll?target=http://
www.infoseek.com/Home?pg=ms_sampler2.html&iestart&sINFO&
";search_Al_urls["sLYCO"]="/isapi/bin/redir.dll?target=http://www.lycos.co
msie3.html&iestart&sLYCO&";search_Al_urls["sYAH0"]="/isapi/bin/
redir.dll?target=http://www.yahoo.com/ext/msfindfast/index2.html&iestart&
sYAH0&";search_Al_urls["sAOLN"]="/isapi/bin/redir.dll?target=http://
www.aol.com/netfind/refer/microsoft.html&iestart&sAOLN&
";search_Al_urls["sMSN"]="/isapi/bin/redir.dll?target=http://search.msn.co
clip1.htm&iestart&sMSN&";search_Al_urls["sGOTO"]="/isapi/bin/redir.dll?tar
http://www.goto.com/d/search/p/iepanel/3/?Partner=ie3panel&iestart&sGOTO&
";search_Al_urls["sALTA"]="/isapi/bin/redir.dll?target=http://
jump.altavista.digital.com/start/ie3&iestart&sALTA&";

sea_name[0] = "Excite"
sea_name[1] = "HotBot"
sea_name[2] = "WebCrawler"
sea_name[3] = "Search.com"
sea_name[4] = "Snap"

sea_url[0] = "http://" + location.host + search_Al_urls[ "sEXCI" ];
sea_url[1] = root + "sHOTB.htm"
sea_url[2] = root + "sWEBC.htm"
sea_url[3] = root + "sSEAR.htm"
sea_url[4] = root + "sSNAP.htm"

gui_name[0] = "NetGuide"
gui_name[1] = "Top_5"
gui_name[2] = "Local_City"
```

```
gui_name[6] = "Yanoo"
gui_name[7] = "AOL NetFind"

gui_url[0] = root + "sNETG.htm"
gui_url[1] = root + "sTOP5.htm"
gui_url[2] = root + "sLOCA.htm"
gui_url[3] = root + "sLOOK.htm"
gui_url[4] = root + "sMAGE.htm"
gui_url[5] = root + "sYack.htm"
gui_url[6] = "http://" + location.host + search_A1_urls[ "SYAHO" ];
gui_url[7] = "http://" + location.host + search_A1_urls[ "SAOLN" ];

peo_name[0] = "Bigfoot"
peo_name[1] = "WhoWhere?"
peo_name[2] = "InfoSpace"
peo_name[3] = "Four11"
peo_name[4] = "Switchboard"
peo_url[0] = root + "sBIGF.htm"
peo_url[1] = root + "sWHOW.htm"
peo_url[2] = root + "sINSP.htm"
peo_url[3] = root + "sFOUR.htm"
peo_url[4] = root + "sSWIT.htm"

new_name[0] = "Deja_News"
new_name[1] = "Reference.com"
new_url[0] = root + "sDEJA.htm"
new_url[1] = root + "sREFE.htm"

spe_name[0] = "Maps"
spe_name[1] = "Hotels"
spe_name[2] = "Music"
spe_name[3] = "Movies"
spe_name[4] = "Investing"
spe_name[5] = "Companies"
spe_name[6] = "Home_Pages"
spe_name[7] = "Encarta"
spe_name[8] = "Microsoft"
spe_name[9] = "100hot"

spe_url[0] = root + "sMAPS.htm"
spe_url[1] = root + "sHOTE.htm"
spe_url[2] = root + "sMUSI.htm"
spe_url[3] = root + "sMOVI.htm"
spe_url[4] = root + "sINVE.htm"
spe_url[5] = root + "sCOMP.htm"
spe_url[6] = root + "sHOME.htm"
spe_url[7] = root + "sENCA.htm"
spe_url[8] = root + "sMICR.htm"
spe_url[9] = root + "s100H.htm"

int_name[0] = "EuroSeek"
```

```
yel_name[0] = "InfoSpace"  
yel_name[1] = "World_Pages"  
yel_name[2] = "Yellow Pages"
```

```
yel_url[0] = root + "sINSY.htm"  
yel_url[1] = root + "sWRLD.htm"  
yel_url[2] = root + "sSDWK.htm"
```

```
feat_gif[0] = "s1.GIF"  
feat_gif[1] = "s3.GIF"  
feat_gif[2] = "gap.GIF"  
feat_gif[3] = "s2.GIF"  
feat_gif[4] = "necx.gif"  
feat_gif[5] = "skymall.gif"  
feat_gif[6] = "s8.GIF"  
feat_gif[7] = "s4.GIF"  
feat_gif[8] = "s11.GIF"  
feat_gif[9] = "gettoys.GIF"  
feat_gif[10] = "s10.GIF"  
feat_gif[11] = "Iqvc.GIF"  
feat_gif[12] = "s9.GIF"  
feat_gif[13] = "s16.GIF"  
feat_gif[14] = "s17.GIF"  
feat_gif[15] = "scandin2.GIF"
```

```
feat_blurb[0] = "Select from a wide range of perfect flowers and gifts mos  
with same day delivery. "  
feat_blurb[1] = "Top 1000 always on sale! Most $12.99 or less. Available  
Overnight."  
feat_blurb[2] = "Jeans, khakis, and all those essentials are just one clic  
away."  
feat_blurb[3] = "Up to 40% off hardcover and up to 90% off barga  
books."  
feat_blurb[4] = "The Home & Office Computer Store with the ability to pric  
the market features."  
feat_blurb[5] = "Shop for unique and innovative merchandise from top catal  
companies."  
feat_blurb[6] = "From apparel to home products with weekly specials only  
available online."  
feat_blurb[7] = "Your online card and gift store, complete with electronic  
cards."  
feat_blurb[8] = "Celebrate with the finest chocolate for over 70 years."  
feat_blurb[9] = "Shop for great educational toys right online."  
feat_blurb[10] = "The ultimate online gardening store."  
feat_blurb[11] = "Electronics, Fashion, Home, Jewelry, Office, Collectible  
and Toys."  
feat_blurb[12] = "Try before you buy with FreeShop."  
feat_blurb[13] = "Shop for unique and special gifts in this great collecti  
from The Sharper Image."  
feat_blurb[14] = "Wonderful wine, fabulous food, and gourmet gifts. Now yo
```



```
feat_link[0] = "www.1800flowers.com/cgi-bin/800F/enterstore.pl/msn&
1800Flowers&"
feat_link[1] = "www.towerrecords.com/msn.html&TowerRecords&"
feat_link[2] = "www.gap.com/onlinestore/storefront.asp&Gap&"
feat_link[3] = "barnesandnoble.bfast.com/booklink/click?sourceid=3758&
categoryid=homepage&BarnesAndNoble&"
feat_link[4] = "necxdirect.necx.com:8002/cgi-bin/auth/docroot/
index.html?nonce=guest_mspz&refer=msn&NECX&"
feat_link[5] = "www.skymall.com/shop/ccl_main.asp&skymall&"
feat_link[6] = "www.eddiebauer.com/cgi-bin/eb/enterstore.pl/018_006_002&
EddieBauer&"
feat_link[7] = "www.greetingcard.com/index.pd?source=msn&AmericanGreeting
feat_link[8] = "www.godiva.com/cgi-bin/Godiva/enterstore.pl/msn_01_01&God
"
feat_link[9] = "gettoys.com/gettoysshop/main.asp?id=plaza&getTOYScom&"
feat_link[10] = "www.garden.com/AGENT=MSNPLAZA&GardenEscape&"
feat_link[11] = "www.qvc.com/scripts/reference.pl?ref=MS1%26page=index.htm
iQVC&"
feat_link[12] = "msave.freeshop.com&FreeShop&"
feat_link[13] = "microsoft.sharperimage.com/index.html&SharperImage&"
feat_link[14] = "www.virtualvin.com/vlinks/msnp/index.html&VirtualVin&"
feat_link[15] = "www.scanpav.com/scanpavshop/main.asp?id=429&
ScandinavianPavilion&"
```

```
seedno = (Math.round(Math.random()*150))
if(seedno>=0 && seedno<=9) {seedno=0}
if(seedno>=10 && seedno<=19) {seedno=1}
if(seedno>=20 && seedno<=29) {seedno=2}
if(seedno>=30 && seedno<=39) {seedno=3}
if(seedno>=40 && seedno<=49) {seedno=4}
if(seedno>=50 && seedno<=59) {seedno=5}
if(seedno>=60 && seedno<=69) {seedno=6}
if(seedno>=70 && seedno<=79) {seedno=7}
if(seedno>=80 && seedno<=89) {seedno=8}
if(seedno>=90 && seedno<=99) {seedno=9}
if(seedno>=100 && seedno<=109) {seedno=10}
if(seedno>=110 && seedno<=119) {seedno=11}
if(seedno>=120 && seedno<=129) {seedno=12}
if(seedno>=130 && seedno<=139) {seedno=13}
if(seedno>=140 && seedno<=149) {seedno=14}
if(seedno>=150) {seedno=15}

gif = "/images/exp/cat/" + feat_gif[seedno];
blurb = feat_blurb[seedno];
link = "/isapi/bin/redirect.dll?target=http://" + feat_link[seedno];

if (ie4) {
    var x, y
    x=window.screen.width
```

```
if(resolution=="640x480" && ie4) {
    blurb="";
}

sortArray(sea_num, sea_name);
sortArray(gui_num, gui_name);
sortArray(peo_num, peo_name);
sortArray(new_num, new_name);
sortArray(spe_num, spe_name);
sortArray(int_num, int_name);
sortArray(yel_num, yel_name);

function sortArray(num, arName)
{
    var size = arName.length;
    seedno = (Math.floor(Math.random()*size))

    num[0]=seedno;
    for(p=0; p<arName.length; p++) {
        if (num[p]==(arName.length-1)) {
            num[p+1]=0;
        }
        else {
            num[p+1] = num[p]+1;
        }
    }
}

// called from left_ntscp.asp
function check(i) {
    if (all_loaded==false) return;

    top.frames[1].document.providers.elements[i].checked=true;
    top.lastsrch=top.frames[1].document.providers.elements[i].value;
    top.focus="top";
    top.frames[3].document.forms[0].reset();
    top.frames[2].location.href = "http://" + location.host + top.search_A1_u
top.lastsrch ];
}

// called from bottom_down.htm
function chkbottom(i, urls) {
    if (all_loaded==false) return;

    top.lastsrch = "x";
    top.lastsrch=top.frames[3].document.engines.elements[i].value;
    top.frames[3].document.engines.elements[i].checked=true;

    if ( search_A1_urls[ urls ] )
    {
```

```
else
{
    top.frames[2].location.href=root + urls;
}
top.frames[1].document.providers.reset();
}

// called from bottom.htm
function setCheck(idx, k, urls, nums) {

    if (all_loaded==false) return;

    lastsrch = "x";
    window.frames[3].document.forms[0].elements[idx].checked=true;
    lastsrch=frames[3].document.engines.elements[idx].value;

    window.frames[2].location.href=urls[nums[k]];

    if ( ie4 ) top.frames[1].document.forms[0].reset();
}

//-->
</script>

<FRAMESET FRAMEBORDER="no" BORDER="0" FRAMESPACING="0" ROWS="18,*" onload=
"all_loaded=true">
    <FRAME MARGINWIDTH="0" MARGINHEIGHT="0" SRC="search-toolbar.htm" NAME="to
NORESIZE SCROLLING=NO>
    <FRAMESET FRAMEBORDER="no" BORDER="0" FRAMESPACING="0" COLS="156,*">
        <FRAME MARGINWIDTH="0" MARGINHEIGHT="0" SRC="left_ie.htm" NAME="left"
NORESIZE SCROLLING=AUTO>
        <FRAMESET FRAMEBORDER="no" BORDER="0" FRAMESPACING="0" ROWS="196,*">
            <FRAME MARGINWIDTH="0" MARGINHEIGHT="0" SRC="/isapi/bin/redir.dll?target=
http://www.goto.com/d/search/p/iepanel/3/?Partner=ie3panel&iestart&sGOTO&"
NAME="right" NORESIZE SCROLLING=NO>
            <FRAME MARGINWIDTH="0" MARGINHEIGHT="0" SRC="bottom.htm" NAME="bottom"
NORESIZE SCROLLING=AUTO>
        </FRAMESET>
    </FRAMESET>
</FRAMESET>

</HTML>
```

CSTC/LLNL Web Site

wysiwyg://51/http://ciac.llnl.gov/cstc/CSTCHome.html



Monday, January 18, 1999

## What's New

(07-Dec-98)

(12-Nov-98)

(1-Oct-98)

(7-Jul-98)

The *Computer Security Technology Center*, located at the Lawrence Livermore National Laboratory, provides solutions to U.S. Government agencies facing today's security challenges in information technology. We maintain information protection core-competencies through high-tech, integrated INFOSEC incident response, product development, and consulting services.

The *CSTC* is composed of three complementary business units: Operational Incident Response; Advanced Security Projects; and Secure Systems Services.

The *CSTC* is composed of security-cleared information security professionals with backgrounds in computer science, information systems, and engineering specializing in awareness, training, and education; Electronic Commerce security; electronic security assessment; firewall and web security; incident response; Internet and Intranet security; intrusion detection; malicious code detection and eradication; network security; policies and procedures; risk management; and system and software engineering.

The *Computer Incident Advisory Capability* group assists the Department of Energy in its information protection efforts by providing computer security incident response related services.

The *Federal Computer Incident Response Capability* group assists all federal civilian

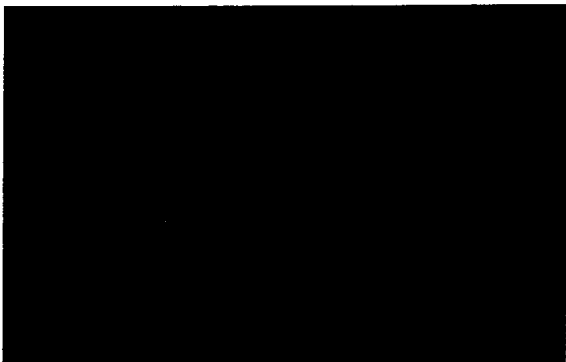


agencies in their incident response efforts by providing proactive and reactive computer security related services.

The *Advanced Security Projects* group provides fundamental research and development of tools and methodologies to enhance the security posture of computer systems and networks.

AIS Alarms

Text Analysis  
Vulnerability Analysis



The *Secure Systems Services* group is our information security consulting and professional services practice.

Awareness, Training, and Education  
Electronic Commerce Security  
Firewall and Web Security  
Internet and Intranet Security  
Network Security  
Policies and Procedures  
Risk Management  
"White Hat" Security Assessments

We are the executive agent for the  
*National INFOSEC Technical Baseline.*



Hot Links

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Gateway to Information Security  
Info War

Our Location    Our Weather



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by **excite**

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|-----------------------------------|---------------------------------|------------------------------------|------------------------------|------------------------------------|
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| <input type="checkbox"/> slated   | <input type="checkbox"/> zephyr | <input type="checkbox"/> lc        | <input type="checkbox"/> dbp | <input type="checkbox"/> corrected |

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http://excitesearch.netscape.com/s...lk=excite\_netcenter\_us&search=llnl

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<http://www.llnl.gov/OCM/lsm�/lsm�.html>

Special Note This page provides links to home pages frequently used by the OAK Laboratory Site Management Division. LLNL maintains both a public home page and an internal only home page.

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**65% Meta-Data and Data Management Info Page**

[http://www.llnl.gov/liv\\_comp/metadata/metadata.html](http://www.llnl.gov/liv_comp/metadata/metadata.html)

This page is an information source for meta-data and data management issues. It contains information on Upcoming Events, Meta-Data Workshops and Conferences, Mail Archives from the leee-metadata@llnl.gov majordomo list, as well as pointers to other related information.

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<http://www-pcmdi.llnl.gov/>

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|---------------------------------------|--|-----------------------------------|---------------------------------|------------------------------------|------------------------------|------------------------------------|
| Select words to add to your search... |  | <input type="checkbox"/> prologue | <input type="checkbox"/> ucrj   | <input type="checkbox"/> livermore | <input type="checkbox"/> nft | <input type="checkbox"/> erd       |
|                                       |  | <input type="checkbox"/> slatec   | <input type="checkbox"/> zephyr | <input type="checkbox"/> ic        | <input type="checkbox"/> dbp | <input type="checkbox"/> corrected |

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Search the CallUp directory for telephone numbers and e-mail addresses for Department of Energy government and contractor personnel.

Search request in the form: *last first middle*

|                    |        |              |
|--------------------|--------|--------------|
| Malcolm E. Verdict | Search | Erase Fields |
|--------------------|--------|--------------|

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- ☒ Check here to perform a sounds-like matching of the given last name.
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- 
- For the **Brookhaven National Laboratory**, [go here](#).
  - For the **Los Alamos National Laboratory**, [go here](#).
  - For the **Oak Ridge National Laboratory** or **Lockheed-Martin Energy Systems**, [go here](#).
  - For **Richland, Hanford**, or the **Pacific Northwest National Laboratory (PNNL)**, [go here](#).
  - For the **ESnet White Pages Service**, [go here](#).
  - Check the [Government Information Exchange](#) for other on-line Federal Telephone Directories.

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**Tips on Searching the DOE Hqs. CallUp Directory**

To search for John G. Doe, for example, you could enter:

"Doe John G"  
or "Doe John"  
or "Doe J G"  
or simply "Doe".

Multiple-word names, such as De la Rosa **MUST** be entered as **one word**, without imbedded spaces. The results returned will be in multiple-word format.

An effective search strategy is to enter as few letters as possible for last and first name, then scroll the resulting list. This is especially effective if the spelling of the name is not certain.

If you don't find someone you feel certain should be there, try searching on last name only. Often, people are known by other than their "official" first name.



CSTC/LLNL Web Site

wysiwyg://51/http://ciac.llnl.gov/cstc/CSTCHome.html



agencies in their incident response efforts by providing proactive and reactive computer security related services.

The *Advanced Security Projects* group provides fundamental research and development of tools and methodologies to enhance the security posture of computer systems and networks.

#### AIS Alarms

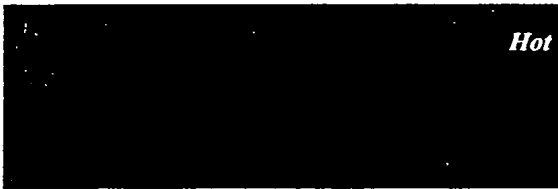
#### Text Analysis Vulnerability Analysis



The *Secure Systems Services* group is our information security consulting and professional services practice.

Awareness, Training, and Education  
Electronic Commerce Security  
Firewall and Web Security  
Internet and Intranet Security  
Network Security  
Policies and Procedures  
Risk Management  
"White Hat" Security Assessments

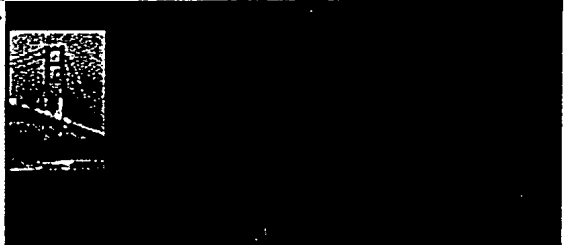
We are the executive agent for the  
*National INFOSEC Technical Baseline.*



#### Hot Links

COAST  
Gateway to Information Security  
Info War

[Our Location](#)    [Our Weather](#)



# NetWin

## Products

[Products](#) | [Downloads](#) | [Prices](#) | [Support](#) | [Company](#)

Server Software

DNews Server

DMail Server

Web Interfaces

DMailWeb

CWMail

WebIMAP

Netauth

Jeeves

Tools & Utilities

Webtwin

Watchdog

DModerator

DEye

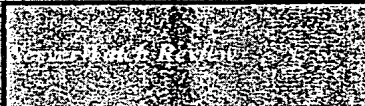
### DNews SERVER

*The worlds most advanced NNTP News Server Software!*


The D-News News Server Software provides the leading edge in, Internet (USENET) news and Intranet forum server software.

D-News News Server allows organizations to provide fast access to 50,000+ Internet (USENET) news groups. In addition to providing much faster access to Internet News Groups installing your own local news server software allows you to create your own public or private discussion groups for enhanced communications across the organization and Internet.

**WebTwin - With one click :** Create offline versions of any website or HTML documentation with virtually the same look and feel as the original.



tech review



D-News News server software receives highest rating

**"Overall, no other news server combines the ease of use, blazing performance, flexibility, cross-platform support, scalability, and wide range of features found in D-News."**

The D-News News Servers advanced technology allows the D-News News Server Software to easily outperform traditional news server software. The D-News News Server Software delivers ease-of-use, reliability and scalability with an unmatched array of advanced, server features that make it ideal for Internet Service Providers and Corporates setting up a new news server or upgrading their existing news server to improve performance and reduce administration.

### DNews Web

*Putting Internet and local News Groups on your Website is easy.*

The D-News News Server Package also includes DNEWS-WEB: Integrated server software that provides an instant, web interface to news groups. D-News-Web allows news groups to be displayed, accessed and searched via your web pages. DNEWS-WEB can be used to provide a web based news service, similar to the popular Deja News Services

### DMail SERVER

*Advanced Mail Server Software*

The D-Mail Mail Server is advanced Internet Mail Server Software that provides a complete, Internet mail solution for sending and receiving mail across the organization and Internet.

The D-Mail Mail Servers advanced design outperforms other mail server software in speed, efficiency and scalability and provides the most advanced Internet Mail Server features. The

of 3

10/3/99 10:56

D-Mail Mail Server Software supports appropriate Internet Mail Standards and includes a fully integrated email list server for creating and managing email lists easily.

## D-Mail Web

*It's easy to give all your mail users instant access to their mail from any computer-anywhere.*

*Or provide your own full featured web based mail service similar to the popular "HOTMail" web based Internet mail services.*

D-MailWeb is server side software that works with your existing Internet mail server software. D-MailWeb provides an instant, customizable, web interface to mail to provide all your mail users, the added benefit of access to their mail with a web browser.

Web access to mail means mail users have the convenience of being able to instantly access their mail from any computer anywhere. Users will be able to check their mail, send mail, process mail, file and delete mail messages when they are at home, on the road, at conferences, on holidays, at hotels, libraries or anywhere they have access to a computer.

You can also provide a full featured web based mail solution like the popular HotMail Web based mail services. Where users will use the web as their principle access to mail we recommend you use the CW-Mail Internet Mail Interface.

## CW-Mail

*The ultimate in web based mail*

More and more organizations are adding or moving to full featured Web Mail to add several important advantages to their email systems, including:

- providing all mail users instant, secure access to mail from any computer anywhere.
- no need for any traditional mail client software to be purchased or installed or configured by mail users, meaning lower costs and administration.
- mail messages can be stored on the server where they are under appropriate controls rather than saved to individuals PC's.
- mail users can readily create and maintain their own simple mail lists as required.

CW-Mail Internet Mail Interface is an advanced server side application that works with your existing mail server software to provides an instant, customizable, web interface to mail. It provides your mail users web access to mail with all the features found in modern mail clients, via an and easy-to-use, fully customizable web interface.

CW-Mail is ideal for organizations or Internet Service Providers to provide web based mail similar to the popular "HotMail" web based Internet mail services.

## NetAuth

*A Web Based Email Management system for Email users, domain administrators and system administrators. Note - Please Note version 1 only works with D-Mail Mail Server.*

Netauth allows:

- Users to create (if desired) and manage their own email accounts.
- Virtual domain administrators to manage accounts in their domain.
- System administrators to manage all accounts and create domain administrators.

Netauth provides facilities for: Email account creation/deletion, changing passwords and Entering/changing forwarding address details.

## Jeeves

*At last you can provide Spam free email - and give your users the control they've wanted.*

Jeeves is an active anti-Spam system for Internet and Intranet Service Providers who want to provide users the option of Spam free email. Jeeves can be used with any standards based mail server software. It allows email users to register for Jeeves services and gives them easy and effective control over what email they will receive. Jeeves actively shields the user from all new unsolicited email from unknown correspondents until the new correspondent is approved by the user. Where new unsolicited email is received Jeeves will automatically arrange an introduction request from the new correspondent and in conjunction with the user will automatically build and maintain acceptable and unacceptable correspondents lists.

## Watchdog

*looking good.*

*Monitor Internet Servers 24x7 and know you're always*

Internet Watchdog is easy-to-use Internet Server Monitoring Software that will monitor all your Internet servers including: mail servers, ftp servers, web servers, news servers etc. It will notify you if any server software stops performing, it will even phone you. It can restart services remotely and run scripts. Internet Watchdog provides real time logging to pinpoint any problem immediately and maintains management statistics on all servers.

## WebTwin

*Convert HTML to Windows Help*

WebTwin - Is ideal for creating off line versions of websites, Intranets and HTML documentation. All you do is enter the starting URL and specify the number of levels to convert and WebTwin does the rest. WebTwin automatically creates a help file with virtually the same look and feel as the original website. Enjoy the speed of windows help, and the built in indexes, and save weeks of work converting elaborate documentation into Windows format. Try it out to see how well it works.

## DEye

*Don't ever miss important mail again!*

DEye Mail Monitor checks your mail accounts (up to 8) and lets you know when new mail arrives and who its from etc.....

## DMod

*For news group and mail list moderators*

This program is used to assist in the moderating of a newsgroup or an email List

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**U.S. MERCHANT  
SYSTEMS™**

**MERCHANT APPLICATION/  
EQUIPMENT & SERVICES AGREEMENT**

39899 BALENTINE DRIVE, SUITE 210, NEWARK, CA 94560  
(800) 655-USMS (8767) FAX (510) 226-6266

**NATIONAL BANK OF  
THE REDWOODS**  
Santa Rosa, CA 95404  
Superior Bankcard Service  
Woodland Hills, CA 91387

|  |   |   |   |   |  |              |
|--|---|---|---|---|--|--------------|
| <b>SERVICES REQUESTED</b>  |   | <input checked="" type="checkbox"/> VISA / MASTERCARD | <input checked="" type="checkbox"/> AMEX  | <input checked="" type="checkbox"/> PHONE / ELECTRONIC CHECKS | <input type="checkbox"/> OTHER _____                     |              |
| AGENT NAME: <b>H.O.M.E., Inc.</b>  |   | AGENT PHONE NUMBER: <b>510-771-2100</b>               |   | SALES REPRESENTATIVE: _____                                   | SALES REP ID # _____                                     |              |
| PROGRAM CODE: _____  |   |   |   |   |  |              |
| <b>BUSINESS INFORMATION: Complete all boxes that are applicable.</b>   |   |   |   |   |  |              |
| <b>BUSINESS INFORMATION</b>  | NAME OF BUSINESS (IF LEGALLY REGISTERED):   |   | <input type="checkbox"/> CORPORATION<br><input type="checkbox"/> PARTNERSHIP<br><input type="checkbox"/> PROPRIETORSHIP |   | BUSINESS HOURS: _____                                    |              |
|  | TYPE OF BUSINESS (BE SPECIFIC): _____   |   |   |   |  |              |
|  | DAY PHONE: _____  | EVENING PHONE: _____                                  | FAX NUMBER: _____   | MOBILE PHONE / PAGER: _____                                   |  |              |
|  | TAX IDENTIFICATION: _____   |   | BUSINESS LICENSE: _____   |   | AGE OF BUSINESS:<br>YEARS _____<br>MONTHS _____          |              |
|  | LOCATION ADDRESS: _____   |   | CITY: _____   | COUNTY: _____   | STATE: _____   | ZIP: _____   |
|  |   |   |   | NUMBER OF LOCATIONS: <b>1</b>                                 |  |              |
| CARD SWIPE <b>0</b> %  |   | MANUALLY KEYED <b>100</b> %                           | KEYED W/IMP/PRINT <b>0</b> %  | KEYED W/IMP/PRINT <b>100</b> %                                | LEAD GEN. SELF GEN. _____                                |              |
|  |   | REFERRAL OR LEAD SOURCE: <b>H.O.M.E., Inc./AHBA</b>   |   | AVERAGE TICKET, VISA / MC: <b>\$ 300</b>                      | TOTAL MONTHLY BANKCARD VOLUME, VISA / MC: <b>\$ 3000</b> |              |
| <b>OWNERSHIP INFORMATION: Complete all applicable boxes. If some business and residence information are the same, you may leave blank.</b>   |   |   |   |   |  |              |
| <b>OWNERSHIP INFORMATION</b>   | PRINCIPAL LEGAL NAME (Must represent at least 51% ownership. If necessary, attach second application.):   |   | OWNERSHIP % _____   |   | SOCIAL SECURITY NUMBER: _____                            |              |
|  | DRIVER'S LICENSE NUMBER: _____  |   | STATE / EXPIRATION DATE: _____  | DATE OF BIRTH: _____  | DAY PHONE (IF DIFFERENT FROM ABOVE): _____               |              |
|  |   |   | EVENING PHONE (IF DIFFERENT FROM ABOVE): _____  | FAX NUMBER (IF DIFFERENT FROM ABOVE): _____                   | MOBILE PHONE / PAGER (IF DIFFERENT FROM ABOVE): _____    |              |
|  | RESIDENCE ADDRESS: _____  |   | CITY: _____   | COUNTY: _____   | STATE: _____   |              |
|  |   |   | ZIP: _____  | <input type="checkbox"/> OWN                                  | HOW LONG? YRS _____                                      |              |
|  | RESIDENCE ADDRESS (PREVIOUS ADDRESS IF LESS THAN 3 YEARS): _____  |   | CITY: _____   | COUNTY: _____   | STATE: _____   |              |
|  |   |   | ZIP: _____  | <input type="checkbox"/> RENT                                 | HOW LONG? YRS _____                                      |              |
|  |   |   |   | <input type="checkbox"/> OWN                                  | HOW LONG? YRS _____                                      |              |
|  |   |   |   | <input type="checkbox"/> RENT                                 | HOW LONG? YRS _____                                      |              |
|  | NAME OF NEAREST RELATIVE NOT RESIDING WITH YOU: _____   |   | ADDRESS: _____  | CITY: _____   | COUNTY: _____  | STATE: _____ |
|  |   |   | HOME PHONE: _____   |   |  |              |
| BANK: _____  |   | ROUTING #: _____                                      | ACCOUNT #: _____  | PHONE: _____  | CONTACT: _____   |              |
| <b>EQUIPMENT AND PAYMENT INFORMATION</b>   | <b>I AM INTERESTED IN LEASING THE FOLLOWING PACKAGE:</b><br><input type="checkbox"/> <b>INTERNET COMMERCE PACKAGE – \$59.90/mo*</b> (*48-Month Lease)<br><i>(Requires Internet access or works with Web TV. IntelliPay License Agreement and Terms received with manual.)</i><br><input type="checkbox"/> <b>TERMINAL AND PRINTER – \$59.90/mo*</b><br><input type="checkbox"/> <b>I DO NOT HAVE A COMPUTER AND WOULD LIKE TO GET WebTV.</b><br><i>Add only \$5.00 to your monthly lease payment.</i><br><input type="checkbox"/> <b>OTHER _____ AMT. _____</b> |   |   |   |  |              |
|  | <b>PAYMENT METHOD:</b><br><input type="checkbox"/> CHECK ENCLOSED # _____ <input type="checkbox"/> DEBIT MY CHECKING ACCOUNT<br><input type="checkbox"/> CREDIT CARD CREDIT CARD INFORMATION: <input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD <input type="checkbox"/> AMEX<br>ACCOUNT # _____ EXPIRATION DATE _____ / _____  |   |   |   |  |              |
|  | Have You Processed Merchant Bankcards Before? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>If Yes, With Whom _____<br>Under What Business Name _____<br>Reason for Leaving Previous Merchant Bankcard Processor (If terminated, please submit a letter of explanation with this application.) _____  |   |   |   |  |              |
|  | <b>I understand that I will be charged the following fees:</b><br>Discount Rate – 2.50% + 25¢<br>Discount American Express Rate – 3.75% + 20¢<br>Monthly Statement Fee – \$10.00<br>Monthly Minimum – \$15.00<br><br><b>INTELLIPAY FEES*:</b><br>Monthly Gateway Fee for Internet Processing – \$10.00<br>Electronic Checks – 1.95% + 30¢ (\$3.00 monthly minimum)<br>(*Billed separately by IntelliPay, Inc.)  |   |   |   |  |              |
|  | First Lease Payment   |   | \$ _____  |   |  |              |
| Amount Paid  |   | \$ _____  |   |   |  |              |
| Balance Due Today  |   | \$ _____  |   |   |  |              |
| <input type="checkbox"/> Cash (Received By _____)  |   |   |   |   |  |              |
| <b>You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the reverse side for additional terms and cancellation information.</b>   |   |   |   |   |  |              |
| MERCHANT acknowledges that the BANK will determine all Rates, Fees and Charges. BANK will notify MERCHANT of the approval Fees and MERCHANT, by evidence of MERCHANT'S first settled transaction, agrees to pay such approved Fees. MERCHANT warrants that the information provided above is true and correct and that the BANK is relying on such information in its approval process and in setting the applicable Discount Rate, Approved Average Ticket and Approved Monthly Bankcard Volume. For this purpose, BANK may utilize credit bureau/agencies and/or its own agents. MERCHANT understands that the Merchant Processing Agreement shall not take effect until MERCHANT has been approved by BANK and a Merchant Number is issued. MERCHANT also agrees to all the above terms and conditions as well as those contained on the reverse side of this agreement. <b>NOTICE: DO NOT SIGN THIS DOCUMENT UNLESS ALL RATE AND FEE AREAS ARE FILLED OUT.</b> |   |   |   |   |  |              |
| X _____<br>Authorized Signature  |   | Date _____  |   |   |  |              |
| APPROVED _____   |   | DATE _____  |   | SIC CODE _____  | AMV _____  |              |

### Business Agreement (Commercial Contract)

**General:** I (Merchant) understand and accept that this is a legal, commercial agreement specifically between you (US Merchant Systems, Inc.) and me (Merchant). This agreement is the only agreement, oral or written, pertaining to equipment purchases, except for the lease agreement from the leasing company. I understand that there are and will be other documents and contracts that I will sign with other companies, such as the acquiring bank's and/or SBS's Merchant Agreement which is necessary for the purpose of obtaining other services for me, and this agreement does not bind the acquiring bank and/or SBS in any way. I understand and accept that US Merchant Systems, Inc. is responsible only for issues, which are in writing, and that no verbal agreements shall be valid.

**Automatic Debit Rights:** By signing the front of this agreement, I expressly agree to allow you to debit, by any method of your choice, my checking/savings/any credit card accounts so listed on this and/or other accompanying agreements, without my prior notification, for charges which I have agreed to pay that are contained in this agreement.

**Cancellations:** I understand that this is a commercial agreement which begins immediately upon my signing the front of this document. I understand and agree that you, US Merchant Systems, Inc., will put forth time, effort and expense to establish my credit card merchant account and other accounts that I have applied for in this agreement. I also understand and agree that I have the right to cancel within three (3) business days of signing this agreement. Upon the fourth business day, this document becomes a binding agreement, and should I cancel this agreement once the application is in process or has already been approved, I agree to pay up to a \$300 cancellation fee. I agree that once I have received any Point of Sale equipment, software, or Internet Processing Package from you that I am obligated to pay the amount in full as stated on the front of this agreement, whether by cash or sum total of all lease payments. Any gifts or incentives to purchase will be null and void and I will reimburse you for the cost of such gifts or incentives. No facsimiles or telephone cancellations will be accepted or honored. All requests for refunds for monies paid, or other requests, must be in writing. I understand and accept that if a refund is due me, I will allow 60 days from the receipt date of the written notice.

I understand and accept that on any cash transaction contained herein sales are final. There will be no refunds or acceptance of equipment once funds have been tendered to US Merchant Systems, Inc. and equipment has been shipped to me.

**Separate Agreement(s):** I agree that while this Agreement embodies several, individual Agreements into one written document, any action taken for breach of this agreement or any good faith dispute, must be made singly and solely against the entity who is allegedly responsible. I am estopped from bringing action against any other party to this agreement, unless a direct and actual cause can be shown in an informal negotiation.

**Indemnification:** To the extent permitted by law, I shall indemnify US Merchant Systems, Inc. et. al. against, and hold US Merchant Systems, Inc. et. al. harmless from any and all claims, actions, proceedings, expenses, damages, consequential damages and liabilities, including attorney's fees, arising in connection with the equipment, or software, or any Internet Processing Package, including without limitation, its manufacture, selection, purchase, delivery, installation, misrepresentations, promises made, possession, use, operation or return.

I understand and accept that US Merchant Systems, Inc. and its affiliates are not affiliated with, receive no compensation from, and are not to be responsible for any offers, promises, or business opportunities presented by another entity. US Merchant Systems, Inc. is an independent entity providing the above services through their own contracting organization and procedures. This agreement is in no way to be construed as a part of, or operating in conjunction with, any present or future purchase from any other entity. Any and all complaints not involving the specified services or equipment so listed on the front of this agreement shall be addressed directly to the vendor or entity I made the purchase from.

I understand and accept that for your Internet Processing Package there is a monthly gateway access fee that is in addition to any monthly payments now made for the license I am purchasing. This fee is separate from the lease payment and must be paid monthly in addition to any other monthly payments. I understand and accept that the services granted under the license for the Internet Processing Package may be suspended indefinitely if the fees so listed on the front of this agreement are not paid or returned for insufficient funds. Notwithstanding this section, all monthly lease payments are still the responsibility of the Merchant or licensee and must be paid to the leasing company.

I understand and accept that US Merchant Systems, Inc. and its affiliates are not responsible for the success or failure of my business, or the success or failure of my on-line site, if I have one.

**Processing Fee:** I agree that the one time processing fee is non-refundable under any circumstances should I cancel this agreement or be declined for credit card processing.

**Miscellaneous:** I allow US Merchant Systems, Inc. to complete other applications or agreements that I have authorized from information contained on the front of this agreement or to which I may provide via phone or fax. I authorize US Merchant Systems, Inc. to correct any errors on my application. I also authorize US Merchant Systems, Inc. to charge me for any returned checks, whether they are returned for insufficient funds, account closed or stop payment. I accept the fee of \$25.00 per returned check, which may also be billed to my account without notice to me.

**Warranty:** I understand that unless I purchase an extended service program that my equipment warranty is limited to the terms of the manufacturer, and that all repairs will be performed by the manufacturer, or after warranty period, at my expense. I agree that for all repairs performed by US Merchant Systems, Inc. that are not provided as part of my manufacturer's warranty, that I will pay for all parts, shipping and a labor rate of \$45 per hour. If I desire to have an extended service agreement, I will contact US Merchant Systems, Inc. to provide me with one at my own expense.

**Installation Requirements:** I agree to provide the phone line and electrical outlet as needed to install any electronic terminals. If I have purchased the Internet Processing Package, I agree to provide my own Internet access. I agree to accept installation within 7 days of being notified by US Merchant Systems, Inc. that my account has been approved. In the event that I decided not to accept installation within 7 days of being notified by you, I agree to hold US Merchant Systems, Inc. harmless for any fees billed to my account by any service providers contracted with in relation to this agreement. I also agree that US Merchant Systems, Inc. may debit my account \$50 for each month that I do not accept installation and/or verify acceptance with the leasing company. I agree that should I hold off installation and/or lease verification for a period of more than 30 days from being notified of approval, that US Merchant Systems, Inc. at its discretion may declare the contract as a cancellation and bill me or debit my account for the cancellation fees.

**Lease Declines:** I agree that if my lease is declined with any leasing company that I will pay the amount due in cash, or provide a minimum down payment of not less than \$200 nor more than \$500 to secure the lease. I understand that I am only obligated to the terms of the lease if my merchant account has been approved.

**IntelliPay License:** I have received a copy of the IntelliPay License Agreement along with an IntelliPay Starter Kit. I agree to all of IntelliPay's licenses, terms, and conditions.

**Governing Law and Jurisdiction:** This agreement shall be governed by, interpreted and construed in all respects in accordance with and under the laws of the State of California. The parties hereto agree that, with respect to any claim arising out of this agreement, such claims shall be submitted for dispute resolution in the City of Fremont, County of Alameda, State of California.

**Force Majeure:** I agree that US Merchant Systems, Inc. will not be liable for any loss, expense or cost incurred by me, resulting from US Merchant Systems, Inc.'s failure to perform under this agreement due to causes beyond US Merchant Systems, Inc.'s control, including but not limited to war, fire, explosions, acts of God, power failures, Government priorities, labor stoppage, ill employees, supplier failure or delay, civil disorder, breakdown or malfunction of utilities, etc., provided that US Merchant Systems, Inc. shall take all reasonable, practical, and necessary steps in such an event or events to affect prompt resumption of performance hereunder.

**Severability:** Any finding, by a court of competent jurisdiction of the invalidity of any part of this agreement shall not affect the validity of any of the remaining provisions of this agreement.

**Ownership:** I agree that the equipment that I purchased or leased is my responsibility. Any and all disputes with regards to the lease will be handled by me directly with the leasing company and I will hold US Merchant Systems, Inc. harmless in such an event.

**Absolute Guarantee:** I understand and accept that by signing the front of this document, I whether an employee, owner or shareholder, personally guarantee and warrant all sums due or the settlement of any legal action taken against the business entity so listed on this document, the payment of which may be done by automatic debit from any and/or all of my accounts.

I understand and accept that under this agreement time is of the essence and that I will cooperate with all parties to facilitate the completion of this agreement once entered into. I understand and accept that if I fail to accommodate the requests of any parties or their employees requests in fulfilling this agreement, this will be considered a breach of this agreement and any and all rights under this agreement may be terminated at your discretion, including but not limited to, invoking the cancellation clause, complete cost of the equipment or software license.

**Duty to Read:** I accept that under this agreement I have a duty to read all materials given to me and have done so. I attest to this duty and sign on the front side of this document to execute this document. Furthermore, I understand and accept that I am estopped from using lack of reading as a defense against all remedies so contained herein.

Web Resource Group  
4764 South 900 East, Ste 2, Salt Lake City, UT 84117

**Order Form**

Please Print legibly. Product sold/licensed to individuals only.

Name (First) \_\_\_\_\_ (Last) \_\_\_\_\_  
Address \_\_\_\_\_  
(No P.O. Boxes)  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_  
Day Time Phone ( ) \_\_\_\_\_ Seminar City Miami  
Home Phone ( ) \_\_\_\_\_

| Qty | Description                     | Total  |
|-----|---------------------------------|--------|
|     | Business Web Site               | N/C    |
|     | Mall Link/1x Search Engine Reg. | 99.00  |
|     | Net-Bizz.Com Kit                | 499.00 |
|     | Distressed Merchandise Kit      | N/C    |
|     | Vending Kit                     | N/C    |
|     | <b>Sale Tax</b>                 | 38.87  |
|     | <b>Shipping</b>                 | 636.87 |

**Type of Payment**  
☐ Check # \_\_\_\_\_ + \$100 Deposit  
Any returned checks subject to maximum fee allowed by law.  
☐ Cash \$ \_\_\_\_\_  
☐ Credit Card \_\_\_\_\_

I authorize Web Resource Group to charge my credit card for the product purchased.

**X Signature** \_\_\_\_\_ X Date 7-1-99  
The products and services we offer are "active" products. You will need to put forth the necessary effort including your time and money to obtain results. You may also need to obtain a license or permit from your state or local government. To enhance your chance of success, you should immediately read the enclosed literature. Web Resource Group offers you, the buyer, the opportunity to cancel in writing via certified mail your purchase at any time within three (3) business days of purchase and receipt of merchandise. Our warranty and exchange policies are on the other side of this form. By signing this form you agree to these policies. Returns must be in a re-salable condition. No refunds on shipping and handling.

**Office Use Only:**  
☐ Rec'd ☐ Cash Receipt ☐ Ship When clear ☐ Ship Employee Initial \_\_\_\_\_

**REFUND INSTRUCTIONS**

See below for transaction date  
Please read this entire notice, it contains important instructions that must be followed in order for you to receive a refund.

You may cancel this transaction, without any penalty or obligation, within (3) three business days from the date of delivery of merchandise. To receive a refund, sign and date pink copy of the refund instructions, and/or any other written notice, and send to: ATT REFUNDS: Web Resource Group, 4764 South 900 East, Suite 2, Salt Lake City, UT 84117. It must be sent certified mail, and postmarked by midnight of the third business day following receipt of merchandise. Attempted telephone calls or faxes to Web Resource Group do not qualify as notice of cancellation. To insure a prompt and accurate refund, DO NOT mail package back until you receive instructions. Upon receipt of your refund request, instructions for product return will be sent to you via first class mail along with an RMA label.

Any property traded in, any payments made by you under the contract of sale will be refunded within 20 business days following receipt Web Resource Group of the materials purchased, and any security interest arising out of the transaction will be cancelled. Prior to any refund being issued, you must return any materials in the same condition as when they were delivered to you. There will be a \$25.00 fee per kit that is returned damaged or missing items. If you have not received a refund after 20 business days, then please contact our office.

(date) \_\_\_\_\_ (phone) \_\_\_\_\_

(Buyer's Signature) \_\_\_\_\_

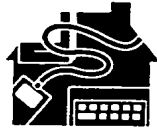
Name (print clearly) \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Postal Code \_\_\_\_\_  
Product Refunding \_\_\_\_\_  
Reason for Refunding \_\_\_\_\_

Trans Date \_\_\_\_\_  
Refund Deadline: Midnight 3 days following seminar date.

Please allow 4-6 weeks for delivery of shipped items.

AHBA 800-664-2422 P.P.N. VALULINK 800-581-6777  
Vending 435-674-0066 USMS 800-655-8767

Web Resource Group is a marketing entity for these various companies and only markets products via seminars. However, these companies market their products in several different ways. You may be contacted by these companies individually.



HOME  
BUSINESS  
WORKS

VISIT US AT:  
[www.homebusinessworks.com](http://www.homebusinessworks.com)

**FREE GIFT!**

for all Seminar Attendees

**The HBW National Calling Card**

Simply Call 1-800-664-2422

to receive your 10-Digit PIN Number,

and you're on the way to 30 minutes of

FREE Dialing... just for attending!

See Reverse Side for Details on How to Place HBW Calls.



## HOW TO PLACE HOME BUSINESS WORKS CALLS:

Dial Access Number 1-877-255-8889

- Enter your HBW Access Code (your PIN number).
- Dial the Area Code and Number you wish to reach.
- Calls are rated at just 12.9 cents per minute in the Continental U.S. Excellent international rates are also available.
- A 50-cent connection fee will be applied. There is no connection fee on consecutive calls if you use ## to initiate your next call.

### FOR CUSTOMER SERVICE

To Receive Your 10-Digit PIN Number  
or To Purchase Additional Minutes  
Please Call

1-800-664-2422, Dept. CC200

Limit One Per Seminar Attendee  
Offer Expires August 31, 1999

*Another Value Add from the American Home Business Association!*



**Introducing a partner that keeps you in touch, handles finances and insurance, and taps you into a world of services, discount buying, and training ... all for under \$10 a month or 33¢ a day!**



Being on your own is one of the nicest things about having your own business.

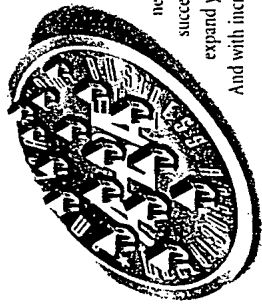
But that can have its downside: like feelings of isolation, or the lack of benefits enjoyed by employees of larger companies — benefits like low-rate health insurance, low-rate toll-free phone and long distance services, and retirement savings plans.

What you need is a partner — not the kind of partner who tries to make all the decisions and take all the profits — but one who gives you all the benefits, information, and support you need, yet never gets in the way and doesn't demand a cut off the top.

You need the perfect partner: The American Home Business Association (AHBA).

With AHBA, you'll enjoy being on your own without ever feeling alone!

**Say goodbye to "home office isolation."**

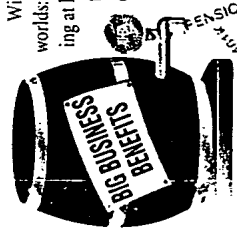


AHBA helps you stay in touch and in tune with the business world around you. We provide extensive "business tools" to help you successfully operate and expand your home business. And with incredible discounts on

long distance services, you can stay in touch for less.

Plus, we'll send you *Home Business News* quarterly magazine, the *Home Business Audio Update*, *Home Office Computing* monthly magazine, and the *AHBA Hotline Newsletter*. We'll make sure you never feel like a small island in the big world of business.

**Tap into "big business" benefits.**



With AHBA, you can enjoy the best of both worlds: the convenience and independence of working at home in your own business, and the important, group-discounted benefits that you'd expect to find in a large corporation.

We're talking about special low rates on health, term life, and disability insurance policies; retirement savings plans including SEP/IRA, 401(k), and non-qualified pensions; medical reimbursement plans; and a whole spectrum of financial services such as merchant account, check payment by telephone, and national check recovery. All at special members-only prices, of course.

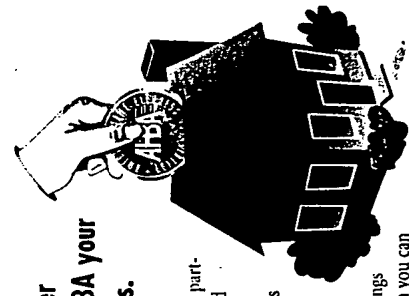
**Save money with AHBA's group buying power.**

As a lone entrepreneur, you represent a group of one. That doesn't give you much clout. But when you join AHBA, you join one of the largest, fastest-growing, and powerful business organizations in the country. That gives you the kind of purchasing power even huge corporations can't hope for.

It's wonderful to be "small" when it's nice to be small and "big" when it's better to have a little clout.

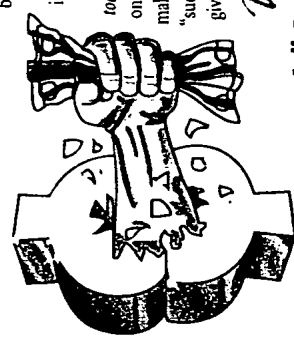
AHBA members pay significantly less for a wide spectrum of goods and services, including an in-house Travel Club Network, coaching services, express mail, travel, pharmaceuticals, eye care, dental care, hearing aids, national physician referral network, vitamins and nutritional supplements, counseling services, fitness equipment, flowers, groceries, magazine subscriptions, office supplies, credit improvement ... and that's just for starters.

**Become a member today. Make AHBA your partner in success.**



Never has a business partner given more and asked less. Membership in the American Home Business Association costs only \$9.98 per month. When you think about what it gives you, the value it brings to your home, how much you can benefit, and the money you'll save, AHBA membership is clearly the best investment around.

Open the door to home business prosperity today. Just call our toll-free number and speak with one of our friendly service representatives. We'll make sure you immediately start getting all the "success" benefits your new partner is waiting to give you.



*Welcome to AHBA!*

**Call 1-800-664-2422 & join today!**

PCT/US 00/00302



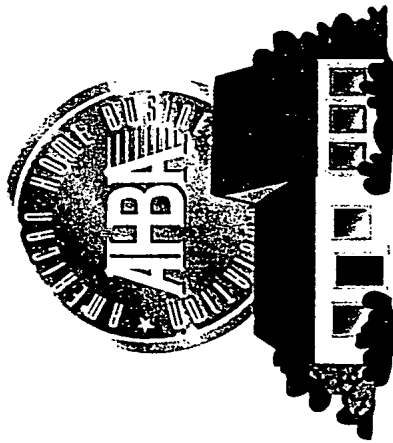
## The American Home Business Association



Here are some of the numerous benefits you'll enjoy as a member of AHBA, and new benefits are being added continually.

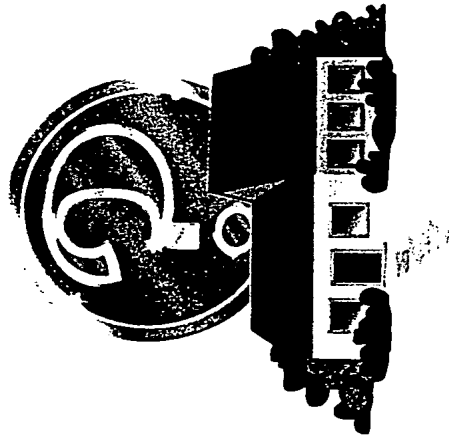


- Home Business News Magazine and AHBA Hotline Newsletter
- Home Business Audio Update
- Home Office Computing Magazine
- Country's Lowest Rates for In-Home Long Distance Services
- Toll-Free "800/888" Service
- Calling Card, National Pager, and Prepaid Phone Card Services
- A Full Array of E-Commerce Solutions, including Merchant Account Services with a 98% Application Approval Rate
- Financial Planning and Tracking System
- Check Payment by Telephone
- Coaching and Consulting Services
- Tax Free Medical Deduction Plan
- Retirement Savings SEP/IRA, 401(k), Non-Qualified Pensions
- Credit Improvement / Debt Consolidation
- National Check Verification and Recovery
- In-Home Business Insurance
- Personal Liability Insurance
- Major Medical Health Insurance with Choice of Deductible
- Term Life Insurance
- Group Dental Insurance
- Disability Income Replacement Insurance
- Prepaid Legal Services
- Business Image and Design Services
- In-House Travel Club Network with On-Staff Travel Agent
- Pharmacy Discount Network
- Vision Plan
- Dental Discount Network
- Hearing Aids Program
- Chiropractic Services
- Expanded Healthcare Discount Card
- Moving Discount Program
- Office Products Discount Program
- Magazine Discount Program
- Nursery Flowers-by-Express
- Grocery Discount Coupon Program
- Express Mail Discount Services
- Ongoing AHBA Training / Support Programs



➤ ➤ linking you to programs  
and services that work  
so your business will  
too!

If you're really serious  
about successfully  
starting a home business  
or improving your  
existing one....



the American Home Business  
Association is a partner you  
simply can't afford to live without!

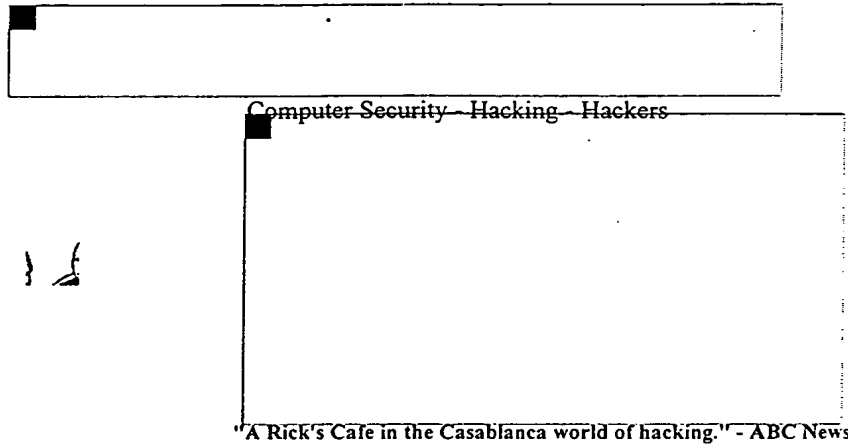


To join, call

**1-800-664-2422**

American Home Business Association  
4505 South Wasatch Boulevard • Salt Lake City, Utah 84124  
E-Mail: info@homebusiness.com  
Web Sites: www.homebusiness.com / www.homebusinessworks.com

RootShell Hacked, AntiOnline Next?...- Hacking and Hackers - AntiOnline <http://www.anti-online.com/SpecialReports/rootshell/index.html>



Email Address

[Back To AntiOnline](#)

### AntiOnline's Coverage Of The RootShell Hack

RootShell, a site famous for archiving the latest in system exploits, has apparently found itself hacked. The contents of the hacked page, which was written in the nearly cryptic language that has become a signature for script kiddies and those who mock them, threatened that our very own AntiOnline was next on their list. AntiOnline staff as well as staff members for Lazerlink, the ISP which hosts the domain, are in the process of double checking all security measures that are currently in place, as well as changing all passwords, and setting up custom monitoring software.

- [Official Statement Sent To AntiOnline From RootShell](#)
- [Archive of the Hacked RootShell.com](#)
- [Translation Of The Hacked Page \(translated by AntiOnline\)](#)

As Always, Let Us Know What You Think!

---

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Your BEST defense against

Secure

exploits

[Download NON-HTML Version](#) | [Add Comment](#) | [View Comments \(0 comment\)](#)

[ <http://www.rootshell.com/> ]

news

Date: Fri, 1 May 1998 02:28:55 -0700  
From: Jiva DeVoe <jiva@BEASTIE.DEVWARE.COM>  
Subject: Warning! Webmin Security Advisory

search

documentation

The last version of Webmin has an error which allows users to be the valid usernames and attempt brute force password attacks against machines running webmin. I have already informed the developers of webmin, and they have released an update which fixes the problem described below. It is available at the URL at the end of this document. Details follow:

#### DESCRIPTION

1) If you enter an invalid username in the username and password displayed by Webmin, you are allowed in to the webmin main screen, but this allows the user to see what modules are on the machine. Further, if you enter a valid username and an invalid password, the system gives you an access denied error, but it can determine, based on the response from the system, what a valid username is and what an invalid username is. Webmin should respond identically whether it's a valid username or not.


2) Users are given an indefinite number of attempts at entering a password for a valid username. Other services send you to a default "Access denied" URL or something to that effect, but webmin just prompts for a valid password over and over if an invalid password is entered. This makes for simple password cracking attempts via brute force.

#### SOLUTION

The developers of webmin have already released an updated version of webmin which fixes these problems. It is available at:

<http://www.webmin.com/webmin/download/webmin-0.5.tar.gz>

--  
Jiva DeVoe  
jiva@devware.com  
MCSE  
Devware Systems



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HTML: Search, Page 1 of 7

```
<HTML>
<HEAD>
<META NAME="KEYWORDS" CONTENT="">
<META NAME="DESCRIPTION" CONTENT="">
<META NAME="CATEGORY" CONTENT="Home page">
<META NAME="PRODUCT" CONTENT="">
<META NAME="LOCALE" CONTENT="EN-US">
<META NAME="CHARSET" CONTENT="us-ascii">
<META HTTP-EQUIV='Content-Type' content='text/html; charset=iso-8859-1'>
<META http-equiv="PICS-Label" content="(PICS-1.1 "http://www.rsac.org/
ratingsv01.html" l comment "RSACi North America Server" by
"inet@microsoft.com" r (n 0 s 0 v 0 l 0))'>
<META HTTP-EQUIV="EXPIRES" CONTENT=0>
<TITLE>Search</TITLE>
</HEAD>
<script language="javascript">
<!--
var lastsrch = "sGOTO";
var focus = "top";
var ie4 = true;
var ie = true;
var netscape = false;
var gif;
var blurb;
var link;
var seedno;
var argstr;
var bottom_checked;
var top_checked;
var all_loaded;
var resolution = ""

var root = "http://" + location.host + "/access/finditfast/"

all_loaded=false;

/*****this is the inline script that executes before the page loads*****/
sea_name = new Array(5)
sea_url = new Array(5)
sea_num = new Array(5)

gui_name = new Array(3)
gui_url = new Array(8)
gui_num = new Array(3)

peo_name = new Array(5)
peo_url = new Array(5)
peo_num = new Array(5)

new_name = new Array(2)
new_url = new Array(2)
new_num = new Array(2)
```

From: Lars Hummerhielm To: Terry Hammes

Date: 8/25/98 Time: 9:18:10 AM

Page 1 of 2

# ABiCC

Association of Bi-National Chambers of Commerce  
in South Florida, Inc.

Date: 9:09:04 AM 8/25/98

Dear Terry,

Long time! Hope life has been -- and continues to be -- good to you!

We have been contacted by a person, Louis M. Barcelo, who claims to be the interim president of Cuban American Chamber of Commerce. According to the records of corporations in Florida, the only Florida corporation with that name is the one registered by you. I also notice that your corporation is inactive (see enclosed printout of the existing information in the Office of the Secretary of State).

Have you been contacted by Mr. Barcelo? (Be careful!) Do you plan to activate this corporation?

Please call me when you get a chance. In the meantime, please visit our Internet Web site at <http://www.abicc.org>.

With my best personal regards.

Sincerely,

*Lars Hummerhielm*

To: Terry Hammes

From : Lars Hummerhielm



|   |   |
|---|---|
| <b>Corporate Inquiry Menu:</b><br>Please select an inquiry type from the list below, then enter a search key in the search field. Press<br><b>SEARCH</b> to begin the search.             |   |
| <b>Inquiry by:</b><br>Corporation / Trademark Name<br>Officer / Registered Agent Name<br>Registered Agent Name<br>Trademark Owner Name<br>FEI Number<br>Document Number<br>Trademark Name | <b>8/25/98</b> CORPORATE DETAIL RECORD SCREEN 8:56 AM<br>NUM: N45670 ST: FL INACTIVE/FL NON-PROF FLD: 11/04/1991<br>LAST: ADMIN DISSOLUTION FOR ANNUAL REPORT FLD: 08/13/1993<br>FEI #: 65-0367120<br>NAME : CUBAN-AMERICAN CHAMBER OF COMMERCE, INC.<br>PRINCIPAL: 896 S DIXIE HWY.<br>ADDRESS : CORAL GABLES, FL 33146-2674<br>RA NAME : HAMMES, TERRY M.<br>RA ADDR : HAMMES ADVERTISING BLDG.<br>896 S DIXIE HWY.<br>CORAL GABLES, FL 33146-2674 US<br>ANN REP : (1992) IN 11/23/92 |
| <b>Search String:</b><br><input type="text"/>   | <b>Officers</b> <b>Events</b>   |
| <input type="button" value="Search"/> <a href="#">HomePage</a>  | ----- THIS IS NOT OFFICIAL RECORD; SEE DOCUMENTS IF QUESTION OR CONFLICT -----<br><a href="#">Document Image</a>  |

ABiCC

9/14/98 3:31 PM

# ABiCC

Association of Bi-National Chambers of Commerce  
in South Florida, Inc.

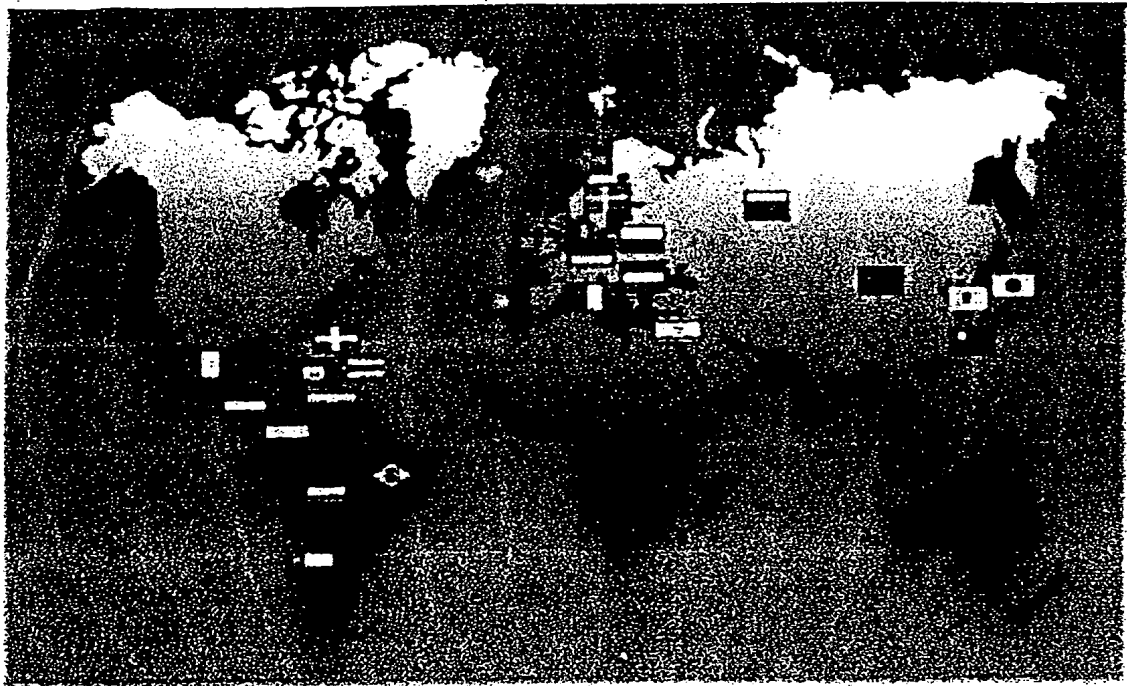


*Place  
Your*

*Place  
Your*

ABICC

9/14/98 3:31 PM

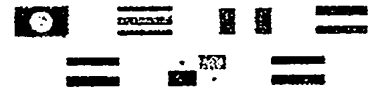


*Click on the Map or below to access respective Members Web site*

Asian-American Chamber of Commerce

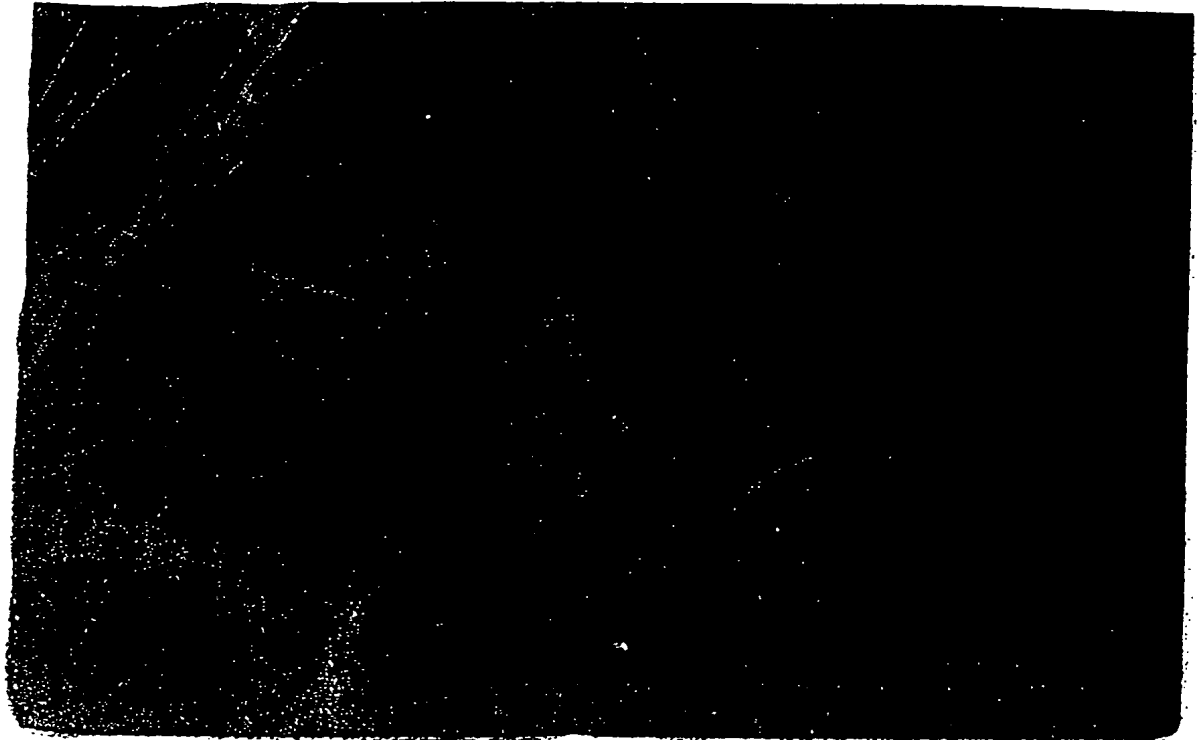


Central American-U.S. Chamber of Commerce



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anac company published on the web by **egon**



POST OFFICE TO ADDRESSEE EJ267134163US

|  |  |  |  |                          |  |
|--|--|--|--|--------------------------|--|
| <b>USE ONLY</b>                          |  | Day of Delivery  |  | Flat Rate Envelope       |  |
| In 1997                                  |  | <input type="checkbox"/> Next <input checked="" type="checkbox"/> Second |  | <input type="checkbox"/> |  |
| Day Year                                 |  | <input type="checkbox"/> 12 <input checked="" type="checkbox"/> 3 PM     |  | Postage                  |  |
| In 1997                                  |  | Military   |  | Return Receipt Fee       |  |
| AM PM                                    |  | <input type="checkbox"/> 2nd Day <input type="checkbox"/> 3rd Day        |  | COD Fee                  |  |
| 137                                      |  | Int'l Alpha Country Code   |  | Insurance Fee            |  |
| Delivery                                 |  | Acceptance Certificate   |  | Total Postage & Fees     |  |
| Weekend <input type="checkbox"/> Holiday |  | S  |  | S                        |  |

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SERVICE GUARANTEE AND  
INSURANCE COVERAGE LIMITS



**CUSTOMER USE ONLY**

METHOD OF PAYMENT:

Bill Me (Customer's A/C No.)

with Agency A/C No. or  
the Service A/C No.

☐ **WAIVER OF SIGNATURE** (Domestic Only) Additional merchandise insurance is void if waiver of signature is requested. I wish delivery to be made without obtaining signature of addressee or addressee's agent if delivery employee judges that article can be left in secure location) and I authorize that delivery employee's signature constitutes valid proof of delivery.

☐ **NO DELIVERY**

☐ Weekend ☐ Holiday

Customer Signature

FROM: (PLEASE PRINT)

PHONE (202) 617-1151

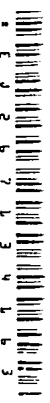
TECHNICAL SERVICES, INC.  
HARRIS, R. J. (JIM)  
396 SOUTH PARKWAY  
Arlington, VA 22204

TO: (PLEASE PRINT)


PHONE (703) 515-1092

105 PINE - THREE  
C/O...  
2011 C/O...  
...

Customer Copy



# State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of CUBAN-AMERICAN CHAMBER OF COMMERCE, INC., a corporation organized under the Laws of the State of Florida, filed on November 4, 1991, as shown by the records of this office.

The document number of this corporation is N45870.

Given under my hand and the  
Great Seal of the State of Florida,  
at Tallahassee, the Capital, this the  
4th day of November, 1991.



CR2EO22 (2-91)

A handwritten signature in cursive script, appearing to read "Jim Smith".

Jim Smith  
Secretary of State

# Catalyst

Miami-Dade Community College  
South Campus

\*The Catalyst congratulates this year's graduates and wishes them luck in their future studies and career!\*

1101 SW 304 Street  
Miami, FL 33136  
(305) 237-2323

April 27, 1992

Vol. 26, No. 7

## SIFE takes top award in business

Terry Hammes  
Guest Writer

A team of students representing Miami-Dade Community College's South Campus were honored with the "Rookie of the Year" Award at the largest Students in Free Enterprise competition ever held. Over fifty universities competed in the regional competition, which consisted of around the U.S. gathered to evaluate solutions to economic issues affecting their hometowns.

The Miami Dade delegation, led by Suzanne Joseph, president of SIFE, Mauricio Mesa, treasurer, and Terry Hammes, faculty advisor, represented a group of about thirty M-DCC students who developed a program to help small- to medium-sized businesses do work with Cuba when the trade embargo is lifted.

They produced a 60-page research book, titled *In Anticipation of a Free Cuba, How to Business with Cuba*, authored by SIFE member Terry Hammes, established the Cuban-American Chamber of Commerce as a not-for-profit corporation as a vehicle to promote commerce and trade with

and obtained in-kind or reduced rate contributions in the areas of legal, accounting, printing and travel expenses to Chicago.

Through professional contacts and

The group's Chicago presentation included a slide presentation (shot by Suzanne Joseph), the distribution of the book, the preparation of an annual report for the judges, the preparation of a



"pitch book" showing key supporting documentation of the program including newspaper articles, and the delivery of a joint 20 minute oral presentation, which was followed by questions and answers from the panel of eight judges.

sored by Wal-Mart Corporation to promote free enterprise among college campuses nationally. Through regional and national competitions, SIFE rewards successful programs with recognition, awards and trophies. The M-DCC chapter was established in November 1991, and received the highest recognition for new programming into other subject areas, sell copies of the booklet to generate revenues, sell memberships in the chamber and to establish a corporate advisory board for the C-ACC which will develop by-laws to formally kick-off the Chamber, to be comprised of local leaders interested in an eventual new market representing 10 million people, in anticipation of free Cuba.

*In Anticipation of a Free Cuba* outlines international trade, legal, political, marketing, demographic, economic and cultural considerations of present day and a free Cuba, and was originally prepared as research toward the author's M.B.A. degree in international business at St. Thomas University simultaneously to becoming part of the M-DCC-SIFE project.

## **CD GUIDE THE FREE COMPUTER GUIDE**



Welcome to *CD Guide*, USA CD Magazine. Now you can advertise in this fabulous medium which reaches hundred of thousands of users across the entire country. Sell your products or services in a novelty way, don't waste this great opportunity to reserve your space in the next edition of CD Guide.

### **CONCEPT**

CD Guide is a computer software which allows you to search and visualize advertised images contained in a database. The information is separated by categories: Automobiles, Real Estate, Restaurants, Computers, Electronics, etc. one CD per category. It is designed to be used locally in counties, cities and states. The advertiser can be certain that all the CD Guide users are a potential buyers because we target only special consumers for each category. In addition CD Guide is the Internet guide of the future, because it links to the web site of our advertisers.

CD Guide is published and distributed once every three months begining with 10,000 copies. The total estimated circulation is 50,000 CDs. In our bussines plan we also contemplate the distribution of CD Guide Export oriented to Latinamerican market published in Spanish & Portuguese.

### **TARGET**

Each category will be directed to a different industry, for example: The computer category target will be computers resellers, retailers, computer shops. The travel category will reach travel agencies, mailing list of travel magazines subscribers, frequent travelers.

### **DISTRIBUTION**

CD Guide will be mailed free to a select mailing list of consumers for each category.

## **CD GUIDE Door to the Internet**

### **Specifications**

|                   |            |
|-------------------|------------|
| Pages per CD      | 50 - 1,500 |
| Videos per CD     | 10 - 250   |
| Pictures per page | 9          |

|                       |                                  |
|-----------------------|----------------------------------|
| Computer requirements | PC with multimedia capabilities. |
|-----------------------|----------------------------------|

|                    |                                   |
|--------------------|-----------------------------------|
| Total Distribution | Initial Start with 15,000 copies. |
|--------------------|-----------------------------------|

|               |                     |
|---------------|---------------------|
| Users/Readers | 50,000 (estimated). |
|---------------|---------------------|

CD Guide will be distributed free in the United States, Canada and Latinamerica.

### **CATEGORIES**

Automotive  
Real Estate (Buy and Rent)  
Health  
Sports  
Gourmet Restaurants  
Export  
Computers  
Travel  
Home Stuff  
Music and TV  
Law



## **CD GUIDE THE FREE COMPUTER GUIDE**

### **FIRST ISSUE SPECIAL**

All prices are based on yearly rates .

#### **Full Page (without Video)**

Includes: web hotlink, up to five pictures and free web page with hits counter for an entire year.

**Price: \$4,000 per year**

#### **Full Page with Video (15 sec.)**

Includes: web hotlink, 15sec video, up to five pictures and free web page with hits counter for an entire year.

**Price: \$6,000 per year**

#### **Full Page with Video (30 sec.)**

Includes: web hotlink, 30sec video, up to five pictures and free web page with hits counter for an entire year.

**Price: \$8,000 per year**

OCT-21-97 TUE 10:54 AM TSS SYSTEMS CORP.  
OCT-21-97 TUE 10:03

954 7492386

P. 01  
P. 01



## HAMMES ADVERTISING, INC.

### Hammes Advertising Inc. and CD Guide Inc. Agreement to Non-Compete, Non-Disclose, and Joint Venture

Whereas, CD Guide Inc., is a Florida-based company located at 3639 SW 99th Avenue, Suite 1, Miami, FL 33163; whose business is national in scope, shall enter into the following agreement with Hammes Advertising Inc., a Florida-based company whose business is international in scope; located at 896 South Dixie Highway, Coral Gables, FL 33146-2674.

Therefore, in consideration of the following, CD Guide Inc., shall provide Hammes Advertising Inc., on an exclusive basis to its clients and business associates:

(including but not limited to Mobil Oil, The United States Information Agency, Miami Council for International Visitors and the Foreign Policy Institute at Miami-Dade, the Eisenhower Freedom Foundation Fellowships, Kids in Crisis, Kids Safety Disc, Inc., International House of Pancakes, etc., et al.)

...all services pertaining to the development of a customized compact disc for the purpose of distribution through Mobil Oil's Service and Convenience Stores Outlets, in the state of Florida; with the option to extend distribution per the client's parent company's requirements and beyond.

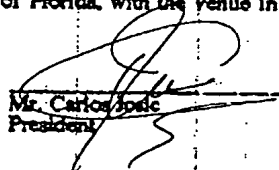
Whereas, CD Guide, Inc. shall not attempt to do business directly with Mobil Oil or its subcontractors or assigns at any time in perpetuity unless agreed to in writing by both Hammes Advertising Inc., and or assigns and CD Guide Inc., and on its assigns in advance. CD Guide Inc. shall represent itself as a Hammes Advertising Inc.'s subcontractor at all times and present its above mentioned service(s) in proposal form to Mobil Oil (et al) exclusively as a subcontractor through Hammes Advertising Inc.

In addition, all client referrals by Hammes Advertising Inc. shall be handled in the same format as above. The generic formula to be applied is one third of fees to Hammes Advertising for strategic development, art direction, layout design, in house digital photography, cooperating, layout, and account representation (account executive functions). Outside vendors are carried as expense items at cost on all premium items, printing, collateral, media placement, etc., sold to Mobil et al. All parties shall endeavor to service the client(s) to maximize the client profits and service at all times, regardless of the lead parties assigned.

Whereas, it is mutually agreed that the agreement shall remain in force in perpetuity regardless of who actually services the client. All parties shall work in concert for the benefit of the client with Hammes Advertising Inc. as the lead participant. All referrals, direct and derivative, shall be handled in accordance with the above conditions and terms. Payment by Hammes shall be made to CD Guide net five (5).

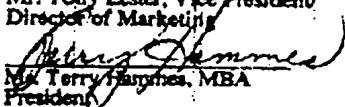
This agreement is governed by the laws of the state of Florida, with the venue in Dade County. In witness whereof the parties have executed this agreement on the 21 day of October, 1997.

CD Guide, Inc.:

  
Mr. Carlos J. de la Cruz  
President

Mr. Tony Lester, Vice President/  
Director of Marketing

Hammes Advertising Inc.:

  
Mr. Terry Hammes, MBA  
President

ADVERTISING / MARKETING / PUBLIC RELATIONS

Bienvenidos a Fiera MegaSearcher

<http://www.fiera.com>

*Silicon Graphics*  
**SILICONSURF**  
THE GRAPHICS COMPANY THAT LETS YOU SURF



**fiera.com**

La Fuente de Información en Internet para todos los navegantes

**Informaciones**  
**Agregar Sitio**  
**Auspiciantes**

**infoseek** **lycos** **altavista** **exite** **yahoo!**




EXIM  
Conference '97


The Marine Web  
EL WEB MARINO





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EXIM  
Conference '97

The Marine Web  
EL WEB MARINO





búsqueda  
conferencias  
clasificados  
noticias  
negocios

**Fiera Inc.**

605 Lincoln Rd.  
Miami Beach, FL 33139

Dear friends,

The Internet is creating unbelievable interest and excitement all over the world. Not since the advent of television or personal computers has a new technology captured the spotlight of international business like the Internet.

FIERA.NET is the finest Spanish search engine, a classified service to sell and buy goods and services, and a chat service for pleasure or business efficiency and economy. We are dedicated to the Hispanic/Latino market. We are a FREE service to the growing number of international Internet users. The users may choose a search by word, phrase, or look through the categories and sub areas of the directory.

The Hispanic market includes 30,000,000 individuals in the U.S. and over 600,000,000 worldwide. It is one of the fastest growing business markets; and the growth of the Internet in this Hispanic market is even more staggering. Internet accesses via cable/TV connections and low cost Internet terminals will bring the total number of households with Internet connection to astonishing new levels.

Why is the Internet a prime opportunity for advertisers? Perhaps no other medium is as cost efficient. Advertisers may reach millions of consumers at extremely low cost. By a click of the mouse the user is in the sponsor's web site with interaction, registration and promotions.

We are here to help you in any way we can to bring you as much success as possible. We want to be a part of your sales and marketing program. We can deliver you highly qualified prospects in the Hispanic market.

Sincerely,

Oskar Valmaña

<http://fiera.net>

Phone: (305) 534-9224

Fax: (305) 534-7828

[info@fiera.net](mailto:info@fiera.net)



búsqueda

conferencias

clasificados

noticias

negocios

**The Company:**

Fiera Inc.  
605 Lincoln Road, Suite 302  
Miami Beach, FL 33139  
Tel. : (305) 534-9224  
Fax: (305) 534-7828

**Web Address:**

<http://www.fiera.com>

**E-mail:**

[info@fiera.net](mailto:info@fiera.net)

**Product:**

The most sophisticated and finest Spanish based search engine, an extensive free classified service and an efficient, dynamic chat service.

**Market:**

Serves the Hispanic world. For the pleasure of individuals or a business tool for companies.

**Purpose:**

To help Hispanic users around the Internet and provide a specific target market to advertisers. To help companies to import and export, sell and buy from or to Latin America. To help sales and marketing, customer services and provide efficiency and economy to all users.

**Cost to the User:**

Free!

**Advertising:**

Fiera.com is supported by its advertisers. You may advertise in all or any of the 3 sections of Fiera with banners, top banners and the advertisers area.

**Ad Packages:**

7 packages are offered with a price range of \$1,000 to \$20,000. The cost per impression is as low as a penny each. Have a look at our rate card.  
CPM is \$28 (To as low as \$15 with volume discounts)

<http://fiera.net>

## The Company



búsqueda

conferencias

clasificados

noticias

negocios

## The intelligent way to search the Hispanic Market

The complete suite of communication tools. **Search** for Spanish web sites, goods and services in the **Classified** section, or people to exchange ideas in the **Chat** area.

**Why get lost in a million sites with irrelevant results, when you can have it directly in Spanish in a concise presentation with Fiera's Search.** Our Robots and format give you what you look for. We cover all subjects including news, business, art... in Spanish and a selected number of subjects of interest in other languages.

Do I read news, learn about my preferred subjects... directly on the Fiera.com site? NO! We do not compete with Information Providers. We Link to IP sites. Fiera.com searches for the most appropriate and relevant sites and provide the results to the user.

### What about Fiera.com Classified section?

You may post and read classified ads using the directory or the search feature including search in the whole database, in a specific country and or a specific category.

### What about CHAT?

A live communications tool for your pleasure, or make your business more efficient and reduce substantially the costs of doing business.

### Does my Web Site have to be in Spanish for the Hispanic Market?

No, not really. Most Latin-American Internet users are bi-lingual. We do, however, recommend that you make a Hispanic "Greeting" page on your site in Spanish. This strategy has two objectives: 1) Your company extends a welcome to the Hispanic market and 2) You can easily gauge the effectiveness of the visitors generated from Fiera.com.

### Fiera.com is a FREE service supported by sponsors and advertisers.

We appreciate their support and invite all users to visit their sites. Click the banners and enjoy the offerings. You may see them all in the Sponsor Area.

### How can I advertise my site or sponsor an area of interest?

Contact us by e-mail at [info@fiera.net](mailto:info@fiera.net) or at (305)534-9224. Our representatives are glad to help you. The cost is as low as \$0.01 per impression with links to your site.

<http://fiera.net>



## Make us Part of Your Media Purchase

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The tool to reach the middle & high income earners in the Hispanic market.

### COMPARE

|   | CPM in U.S. \$ * |
|---|------------------|
| <b>Fiera</b><br>Package with banners link to client web site. | \$25             |
| <b>Spanish Printed Media</b>                                  |                  |
| BYTE Argentina  | \$318            |
| BYTE Mexico   | \$228            |
| GERENTE Venezuela   | \$180            |
| INTERNET Magazine   | \$125            |
| <b>English Web Sites</b>                                      |                  |
| N.Y. Times  | \$40+            |
| W.S.J.  | \$66             |
| Excite  | \$24 to \$65     |
| Infoseek  | \$26 to \$45     |
| Yahoo   | \$24 to \$60     |

\*: Print media prices are for one page, 4 color, one time. Web site prices are based on a \$5,000 contract and are banners linked to clients web site.

<http://fiera.net>



búsqueda

conferencias

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noticias

negocios

## 1997 RATES & INFORMATION

### CIRCULATION

Rates are per 1,000 of impressions which is the number of times the banner is shown on an internet computer screen user.

### READER PROFILE

Hispanic internet users are 18 to 49, university students and middle to upper income earners with College degree or higher. The high cost of accessing the Internet in Latin America is the main reason.

### RATES

Fiera package CPM is \$28 ( To as low as \$15 with volume discounts)

### Discounts

A) 2% per \$1,000 of monthly purchase above \$1,000.

B) 1% per month of contract time.

PACKAGES: (per one month purchase)

|   | TOP<br>BANNERS | BANNERS | ADVERTISER<br>AREA IMP | TOTAL<br>IMPRESSIONS | COST*    |
|---|----------------|---------|------------------------|----------------------|----------|
| 1 | 10,800         | 21,600  | 3,600                  | 36,000               | \$1,000  |
| 2 | 21,900         | 43,800  | 7,300                  | 73,000               | \$2,000  |
| 3 | 33,500         | 67,000  | 11,500                 | 112,000              | \$3,000  |
| 4 | 46,600         | 93,200  | 15,800                 | 115,600              | \$4,000  |
| 5 | 60,000         | 120,000 | 20,000                 | 200,000              | \$5,000  |
| 6 | 134,000        | 268,000 | 45,000                 | 447,000              | \$10,000 |
| 7 | 357,000        | 714,000 | 119,000                | 1,190,000            | \$20,000 |

\*:Cost includes discount A) but not discount B).







Phone: (305) 534-9224  
Fax: (305) 534-7828  
E-mail: info@fiera.net  
http://fiera.net

## Advertising Contract Between Fiera Inc. and Advertiser

|                 |               |
|-----------------|---------------|
| DATE:           | CONTRACT NO.: |
| REPRESENTATIVE: | ID:           |

|            |              |
|------------|--------------|
| ADVERTISER | ACCOUNT NO.: |
|------------|--------------|

Company Name: \_\_\_\_\_  
Contact: \_\_\_\_\_  
Address: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, St, Zip: \_\_\_\_\_  
Country: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
WWW Address: \_\_\_\_\_

### ADVERTISEMENT

Package # \_\_\_\_\_ Automatically Renewable ☐ Yes ☐ No

| Areas       | Top Banners | Banners | Advertiser Area |
|-------------|-------------|---------|-----------------|
| Impressions |             |         |                 |

Frequency \_\_\_\_\_  
Initial Date \_\_\_\_\_  
Link to: http:// \_\_\_\_\_ Termination date \_\_\_\_\_

### PRICE

Cost of Impressions: \_\_\_\_\_ Cost of Production: \_\_\_\_\_ Total \$ \_\_\_\_\_  
Cost of Installation: \_\_\_\_\_ Form of Payment: \_\_\_\_\_

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*The undersigned agrees to the terms and conditions of the contract with Fiera Inc.*

Print Name: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## **TERMS AND CONDITIONS**

**Advertiser Purchases** a number of impressions a banner is shown to a screen following a request by a user for information on Fiera.com service. If this agreement is signed by an advertising agent for the Client, said agency represents and warrants that it is authorized to sign the agreement for its client.

**Banners Size** are: for Top Banners: 468 x 60 pixels; for Area Banners: 140 x 36 pixels. Banners must be provided in GIF or JPG file formats.

**Contract** may not be cancelled. Advertiser may stop showing banners for up to six months and keep the balance of impressions in his account.

**Payment Terms:** Package of banners impressions is payable in advance. Payments received more than 30 days from the date of first banner showing are subject to 1.5% per month (18% per year) retroactive to the date of first impression.

**Agency Discount.** Recognized advertising agencies are entitled to 15% of gross billings provided said agency guarantees payment and meets payment terms. Agency commissions are forfeited on accounts 60 days past due. In the event of non-payment, Fiera Inc. reserves the right to hold the agency and/or the advertiser jointly liable for unpaid balances.

**Acceptance of Advertising** is subject to Fiera Inc. approval. All advertisements are accepted and shown entirely upon the representation that the advertiser and the agency are authorized to publish the entire contents and subject matter of such advertisements. The advertiser and agency will indemnify and render harmless from any loss, expenses or claim arising from the publishing of such advertisement, including suits or actions for libel, plagiarism, copyright infringement, invasion of privacy, and unauthorized use of names or photographs.

**Fiera Inc. shall not be subject to any liability whatsoever** for any failure to show, transfer data to users because of strikes, work stoppages, accidents, fire, electrical or computer stoppage, acts of God, or any other circumstances not within the control of Fiera Inc.

**Fiera Inc. reserves the right** to reject or cancel any advertising for any reason at any time.

**Fiera Inc. is not responsible** for errors in key numbers or changes made at advertisers' request.

**This Agreement** constitutes the entire agreement between the parties, and no verbal agreement or representation changing or supplementing in any manner the Terms and Condition hereof shall be deemed effective.

**This Agreement shall be governed by the laws of Florida.** Any dispute arising under this agreement may be resolved either in court, or by arbitration, at Fiera Inc. discretion.

"Developing your brand is crucial to success in Latin America"  
Francisco de la Torre, president CBS Telenoticias.

"Internet advertising builds Brand by increasing awareness, improving brand attitude and  
by increasing likelihood to purchase the product."  
Hot Wired Network based on Millward Brown International study of the Internet.

**REACH SPANISH HIGH INCOME EARNERS**

with



**THE FINEST INTERNET SPANISH SEARCH ENGINE.**

**A MUST FOR YOUR  
MEDIA PURCHASE.**



## **FIERA.COM.**

The intelligent way to search the Hispanic Internet

The only Hispanic search engine with search by knowledge. You may do a simple search by word or phrase, or choose our extensive directory of mostly Hispanic sites classified by categories.

Why get lost in a million sites with irrelevant results when you can have it directly in Spanish in a concise presentation.

Our Robots and format give you what you look for. We cover all subjects including news, business, art... in Spanish and a selected number of subjects of interest in other languages.

Do I read news, learn about my preferred subjects... directly on the Fiera.com site?

NO! We do not compete with Information Providers. We Link to I.P. sites. Fiera.com searches for the most appropriate and relevant sites and provide the results to the user.

What about Fiera.com Directory?

The directory is divided in 18 categories and over 150 sub areas. By following the tree structure of the directory you will easily find all related sites of the desired subject.

Does my Web Site have to be in Spanish for the Hispanic Market?

No, not really. Most Latin-American internet users a bi-lingual. We do, however, recomend that you make an Hispanic "Greeting" page on your sitin Spanish. This strategy has two objectives: 1) Your company extends a welcome to the Hispanic market and 2) You can easily gage the effectiveness of the visitors generated from Fiera.com.

Fiera.com is a FREE service supported by sponsors and advertisers.

We appreciate their support and invite all users to visit their sites. Click the banners and enjoy the offerings. You may see them all in the Sponsor Area.

How can I advertise my site or sponsor an area of interest?

Contact us by E-mail at [advertise@fiera.com](mailto:advertise@fiera.com) . The cost is as low as \$0.01 per impression with links to your site.

# Web Wake-up Call

Web Review, an outstanding little Web-zine, called it quits saying it couldn't sell enough advertising to make the site work. In fact, the publisher went on to say Web advertising just doesn't pay off and then asked, "Does anyone want to pay for a subscription?" Meanwhile, cnet ads are sold out for the year—"Microsoft just bought a million banners!" The difference is that cnet actually has people selling

ads while Web Review, as far as I could tell, was hoping people would beg to advertise on its site.

Like many sites, Web Review relied on ad reps—freelance salespeople who have a tendency to cherry-pick among their clients. They jump on hot sites because they're easy sells.

Sites worth their salt will eventually be advertising oriented, with few exceptions. But Web Review's failure doesn't help. The picture is made worse by ad agencies that can't come to grips with the technology and always seem to be on the lagging edge of the growth curve.

Today's Web situation reminds me of the original *Star Trek* series, which aired only 78 episodes and was dumped because the advertisers were looking at raw ratings, an artifact of the era. Years later, the big agencies realized that *Star Trek* had fantastic demographics for certain products and would have been a tremendous opportunity. Too bad the show was canceled years earlier.

**Killer Demographics** Many insiders realize that the demographics for today's typical Web user are frighteningly attractive. But just like the *Star Trek* fumble, few advertising agencies have spotted the Web as a once-in-a-lifetime opportunity—they see it as an experiment.

Considered to be definitive research on who uses the Internet, a Georgia Institute of Technology study last December showed an audience that simply won't last forever. It's top-drawer, with plenty of education and tons of money to spend. By the time advertisers wake up to this opportunity the Web will be just another mass-market medium. I'm not saying that advertising on



John C. Dvorak

The **Web audience** isn't going to get any better than it is right now for **targeted advertising.**

the Web won't be good business in 2010—it's just that in today's market it's like shooting fish in a barrel. It's hard to go wrong.

Look at the statistical profile of a person browsing the Web:

- Average household income: \$69,000
- Average age, women: 35.2
- Average age, men: 35.2
- About 70 percent male
- About 76 percent from the U.S. (10 percent from California)
- 52 percent Windows users

- 26 percent Macintosh users
- 77 percent browse at least once a day
- Primary Web activity: 82 percent browsing, 57 percent entertainment, 51 percent work (with obvious multiple selections)

This group is not going to get any better than it is right now for certain types of targeted advertising. Over time you can expect Web users to reflect the TV-viewing population.

**Specialty Sites** Web users could be particularly hot compared with magazine readers. The Web user is obviously computer literate and trendy, and probably has a higher income. Of course, highly targeted audiences like stamp collectors and car enthusiasts can be developed with specialty Web sites.

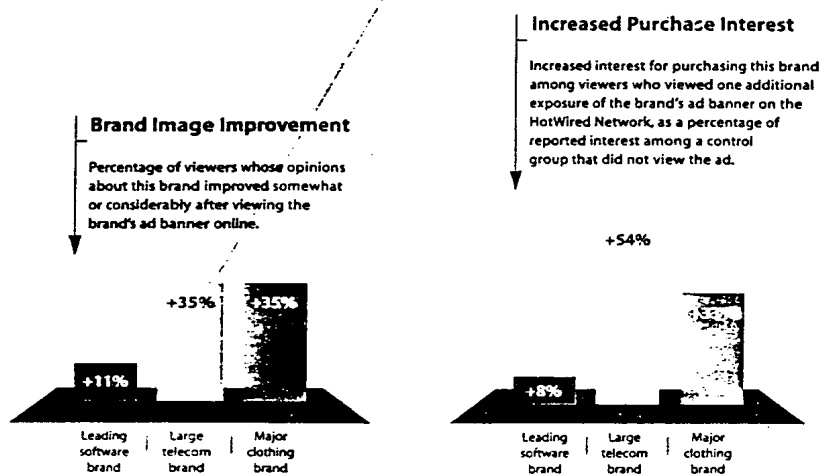
The additional psychographic (similar to demographic but referring to individual taste) realities of Web users should make marketing mavens drool. Instead we still hear, "Oh, it must be a fad." I'll tell you something. When I watch the NBA play-offs and a huge banner on the scoring table has a URL plastered on it for the whole world to see, the fad concept is voided once and for all.

Unless they just want to promote a brand name, Web advertisers can bring potential customers over to another site where they control interactions with the user. Again, the marketers should be drooling but instead they're caught short, suddenly finding they don't have the skills to set up a rewarding site. Worse, infinite scam-meisters and overnight Web experts are doing this work with mediocre results. Reminds me of a company advertising "Java programming experts since 1989!"

In a few years when things stabilize, people will look back on this amazing period and, like after the *Star Trek* series, lament, "Man, did we miss an opportunity back then." So what else is new?

# Is there more to life than click-through?

(We asked a few people.)\*



\* 1,232, to be exact. Collaborating with Millward Brown International, HotWired has surveyed the Web public to produce the most carefully devised study ever done of ad effectiveness on the Internet. The results are strikingly positive — good news for marketers excited about the Web, but who can't afford to gamble on optimism.

The HotWired Advertising Effectiveness Study is the first to provide solid proof that ad banners build the advertised brand. By increasing awareness. By improving brand attributes. By increasing likelihood to purchase the product.  
(And all this, before click-through.)

Want to study the results?  
Visit <http://www.hotwired.com/brandstudy/>

Want to get results?  
Visit Rick Boyce, HotWired's VP of advertising sales  
at +1 (415) 276 8440, or [rck@hotwired.com](mailto:rck@hotwired.com).



Millward Brown International

**HOTWIRED**  
NETWORK



605 Lincoln Rd. #302  
Miami Beach, FL 33139

Ph. (305) 534-9224  
Fax (305) 534-7828  
<http://www.fiera.com>

Dear friends,

The Internet is creating unbelievable interest and excitement all over the world. Not since the advent of television or personal computer has a new technology captured the spotlight of international business like the Internet.

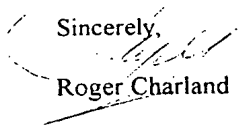
FIERA.COM is the finest Spanish search engine with search by knowledge capacity. We are dedicated to the Hispanic/Latino market. We are a FREE service to the growing number of international Internet users. The users may chose a search by word, phrase or look through the directory divided in categories and sub areas.

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Why is the Internet a prime opportunity for advertisers? Perhaps no other medium is as cost efficient. Advertisers may reach millions of consumers at extremely low cost. By a click of the mouse the user is in the sponsor service with interaction, registration and promotions.

We are here to help you in any way we can to bring you as much success as possible. We want to be a part of your sales and marketing program. We can deliver you highly qualified prospects in the Hispanic market.

Sincerely,

  
Roger Charland

# Hispanics Support Spanish Media

guess who's #1 in prime  
time in miami?



nope.



nope.



nope.



nope.



yep!

WFTS/23. The first Spanish language television station  
to rank #1 in prime time over the competition.

## It Works!

*Source: November 1996 Miami-Ft Lauderdale NSI Prime HH Rtg/Shr (M-Sa 8-11pm/Su 7-11pm)*





## 1997 RATES & INFORMATIONS

### CIRCULATION

Rate is per 1,000 of impressions which is the number of times the banner is shown on an internet computer screen user.

### READER PROFILE

Hispanic internet users are 18 to 49, university students and middle to upper income earners with College degree or higher. The high cost of accessing the internet in Latin america is the main reason.

### RATE

**Fiera package CPM is \$28** (To as low as \$15 with volume discounts)

Discounts: A) 2% per \$1,000 of monthly purchase above \$1,000.  
B) 1% per month of contract time.

### PACKAGES:

|    | <u>TOP BANNERS</u> | <u>BANNERS</u> | <u>ADVERTISER<br/>AREA IMP.</u> | <u>TOTAL<br/>IMPRESSIONS</u> | <u>COST</u> |
|----|--------------------|----------------|---------------------------------|------------------------------|-------------|
| 1) | 10,800             | 21,600         | 3,600                           | 36,000                       | \$1,000     |
| 2) | 21,900             | 43,800         | 7,300                           | 73,000                       | \$2,000     |
| 3) | 33,500             | 67,000         | 11,500                          | 112,000                      | \$3,000     |
| 4) | 46,600             | 93,200         | 15,800                          | 155,600                      | \$4,000     |
| 5) | 60,000             | 120,000        | 20,000                          | 200,000                      | \$5,000     |
| 6) | 134,000            | 268,000        | 45,000                          | 447,000                      | \$10,000    |
| 7) | 357,000            | 714,000        | 119,000                         | 1,190,000                    | \$20,000    |



**fiera.com**  
*the spanish search engine*

## MAKE US PART OF YOUR MEDIA PURCHASES

The tool to reach the middle & high earners in the  
Hispanic market.

|                |
|----------------|
| PLEASE COMPARE |
|----------------|

CPM in U.S.\$\*

|              |   |             |
|--------------|---|-------------|
| <b>FIERA</b> | Package with banners link to client web site. | <b>\$25</b> |
|--------------|---|-------------|

Spanish print media:

|                       |              |
|-----------------------|--------------|
| <b>BYTE Argentina</b> | <b>\$318</b> |
|-----------------------|--------------|

|                    |              |
|--------------------|--------------|
| <b>BYTE Mexico</b> | <b>\$228</b> |
|--------------------|--------------|

|                          |              |
|--------------------------|--------------|
| <b>GERENTE Venezuela</b> | <b>\$180</b> |
|--------------------------|--------------|

|                          |              |
|--------------------------|--------------|
| <b>INTERNET Magazine</b> | <b>\$125</b> |
|--------------------------|--------------|

English Web Site

|                   |              |
|-------------------|--------------|
| <b>N.Y. Times</b> | <b>\$40+</b> |
|-------------------|--------------|

|               |             |
|---------------|-------------|
| <b>W.S.J.</b> | <b>\$66</b> |
|---------------|-------------|

|               |                     |
|---------------|---------------------|
| <b>Excite</b> | <b>\$24 to \$65</b> |
|---------------|---------------------|

|                 |                     |
|-----------------|---------------------|
| <b>Infoseek</b> | <b>\$26 to \$45</b> |
|-----------------|---------------------|

|              |                     |
|--------------|---------------------|
| <b>Yahoo</b> | <b>\$24 to \$60</b> |
|--------------|---------------------|

\* : Print media prices are one page 4 color, one time. Web site prices are based on  
a \$5,000 contract and are banners linked to clients web site.



**fiera.com**  
the spanish search engine

**ADVERTISING CONTRACT BETWEEN FIERA INC. AND ADVERTISER**

|                 |               |
|-----------------|---------------|
| DATE:           | CONTRACT NO.: |
| REPRESENTATIVE: | ID:           |

|            |              |
|------------|--------------|
| ADVERTISER | ACCOUNT NO.: |
|------------|--------------|

Company Name: \_\_\_\_\_  
Contact: \_\_\_\_\_  
Address: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, St, Zip: \_\_\_\_\_  
Country: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
WWW Address: \_\_\_\_\_

**ADVERTISEMENT**

Rate Card #: \_\_\_\_\_ Package #: \_\_\_\_\_  
Banners: Top: \_\_\_\_\_ Category: \_\_\_\_\_  
Sponsor Area: \_\_\_\_\_ Search Results: \_\_\_\_\_  
Automatically Renewable: Yes \_\_\_\_\_ No \_\_\_\_\_ Frequency: \_\_\_\_\_  
Initial Date: \_\_\_\_\_ Termination Date: \_\_\_\_\_  
Link to: HTTP:// \_\_\_\_\_

**PRICE**

Cost of Impressions: \_\_\_\_\_ Total: \_\_\_\_\_  
Cost of Production: \_\_\_\_\_  
Cost of Installation: \_\_\_\_\_  
Form of Payment: \_\_\_\_\_  
Notes: \_\_\_\_\_

*The undersigned agrees to the terms and conditions of the contract with Fiera Inc.*

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Peter Simpson's Bookmarks

<http://www3.pitt.edu/~ian/ianframe.htm>

[BAYTRADE](#)

[Flights Menu](#)

[Chapter 12 Sec2](#)

[Yahoo - Atlanta](#)

[Germany](#)

[Recyclers Info Germany](#)

[Areas of Expertise](#)



The World-Wide Web Virtual Library:

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## The IAN Web Home Page

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The International Affairs Network maintains a comprehensive collection of annotated links to International Affairs resources on the Internet, organized by source and topic. Content and availability of the listed resources are the sole responsibility of the providers. The IAN Resource Pages are part of the World Wide Web Virtual Library.

Connect to our Feedback Page if you have comments or suggestions, or if you would like to submit an International Affairs-related resource to the IAN Web Resource Pages.

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*This website is optimized for Netscape Navigator 1.2+. Report display or compatibility problems to Wolfgang Schlör,  
[ianadmin@pitt.edu](mailto:ianadmin@pitt.edu)*

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## By Source

- [Area Studies](#)
- [Country Info](#)
- [Government Info](#)
- [Int'l Organizations](#)
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BAYTRADE

<http://www.tradeport.org/ts/partners/baytrade>



## MISSION STATEMENT

The BAYTRADE mission is creation of new jobs through dynamic expansion of exports from the Greater Bay Area. This will be accomplished through a cooperative regional effort, combining public and private resources and utilizing advanced technology and export know-how to build and sustain a model trade development program.

Funding has been provided by the U.S. Economic Development Administration, the cities of Oakland, San Jose and San Francisco, their seaports and airports, and Alameda County Economic Development Advisory Board.

## HOW TO CONTACT US

- Address: 530 Water Street, Suite 740, Oakland, CA 94607
- Phone: (510) 251-5910
- Fax: (510) 251-5902
- E-mail: [info@hq.baytrade.org](mailto:info@hq.baytrade.org)
- Directions:

### FROM THE SOUTH BAY:

Take 880 North to Oakland, take the Broadway exit, turn left onto Broadway (it will be the first turn you can make), continue on Broadway until it ends at Embarcadero, turn right onto Embarcadero, go one block and you will see a parking garage on the right side of the road, park there. 530 Water Street is the seven story building across the street.

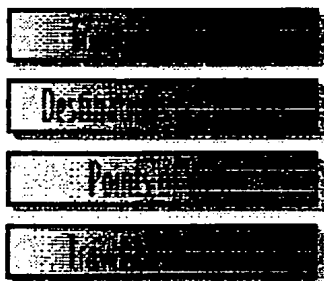
### FROM SAN FRANCISCO AND THE NORTH BAY:

Work your way through the Macarthur Maze (80 to 580 to 980), take the 12th Street exit off of 980 (this will leave you on Brush Street headed south), take a left on 11th Street, take a right on Broadway, follow steps 4-8 from directions above.

## SERVICES PROVIDED

- EXPORT TRAINING:
  - The Basics of exporting and international trade
  - Export plan development
- MARKETING SUPPORT:
  - International trade shows
  - Industry matchmaker missions
- EXPORT FINANCING ASSISTANCE:
  - Loan counseling and packaging

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Sunday, April 6, 1997

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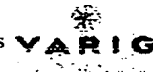
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**Carnival Cruise Giveaway.** Enter Cruises Inc.'s special giveaway and win a free three-night cruise for two on Carnival's Ecstasy and Fantasy ships. Drawings: 5/30, 9/30, 1/30/97.



**New Stuff Here:** Flight Paging allows you to receive flight info through your alphanumeric pager. Travelocity Cruises by Cruises Inc. offers up-to-date specials on your fave cruise lines. Radisson Hotels joins Last Minute Deals for some cheap sleep.

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## CHAPTER 12

### THE URANIUM MINERS



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The competition with the Soviet Union to build atomic arsenals spurred a uranium boom. In the late 1940s, there was a perceived need for a large and reliable domestic source of uranium to replace supplies predominantly from the Belgian Congo and, to a lesser degree, Canada. The AEC's announcement in 1948 that it would purchase at a guaranteed price all the ore that was mined set off a stampede on the Colorado Plateau.[2] Hundreds of mines, ranging from mines run by the prospectors themselves to larger corporate operations, were opened in the Four Corners area of Arizona, New Mexico, Utah, and Colorado, and several thousand miners, many of them Navajo, went to work.[3]

Some of the mines were large open pits, but most were underground networks of shafts, caverns, and tunnels, shored up by timbers. Because uranium milling and open-pit mining is conducted above ground, radon levels tend to be quite low, as radon is readily dispersed into the atmosphere. However, millers are exposed to uranium dust and thorium 230, both of which may have chemical or radiological toxicity, as well as additional chemicals used in the extraction process. In the remainder of this chapter, we focus on the underground miners who were exposed to much higher levels of the hazards that are the principal cause of lung cancer in the miners.[4]

The American boom followed centuries of experience with uranium mining in Europe, where a mysterious malady had been killing silver and uranium miners at an early age in the Erzgebirge (ore mountains) on the border between what is now the Czech Republic and Germany. In 1879, two researchers identified the disease as intrathoracic malignancy. They reported that a miners' life expectancy was twenty years after entering the mine, and about 75 percent of the miners died of lung cancer.[5] By 1932, both Germany and Czechoslovakia had deemed the miners' cancers a compensable occupational disease.

In 1942, Wilhelm C. Hueper, a German émigré who was founding director of the environmental cancer section of the National Cancer Institute (NCI), one of the National Institutes of Health, published a review in English of the literature on the European miners suggesting that radon gas was implicated in causing lung cancer.[6] He eliminated nonoccupational factors because excess lung cancer showed up only among miners. He also eliminated occupational factors other than radon because these other factors had not caused lung cancer in other occupational settings.[7] Among Hueper's peers, dissenters, such as Egon Lorenz, also of the NCI, focused on contaminants other than radon in the mine, the possible genetic susceptibility of the population, and the calculated doses to the lung, which seemed too low to cause cancer because the role of radon daughters--which the radioactive polonium, bismuth, and lead decay products of radon gas are known as--was not yet understood.[8]

At the time its own program began, the AEC had many reasons for concern that the experience of the Czech and German miners portended excess lung cancer deaths for uranium miners in the United States. The factors included the following: (1) No respected scientist challenged the finding that the Czech and German miners had an elevated rate of lung cancer; (2) these findings were well known to the American decision makers; (3) as Hueper points out, genetic and nonoccupational factors could be rejected; and (4) radon standards existed for other industries, and there was no reason to think that conditions in mines ruled out the need for such standards. Moreover, as soon as the government began to measure airborne radon levels in Western U.S.



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Germany



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- [Deutschland: Könige, Kaiser, Staatschefs](#) (German)
- [Bundesregierung der Bundesrepublik Deutschland](#) (German)
- [Ergebnis der Bundestagswahl](#) (German)
- [Statistisches Bundesamt](#)

Short information:

Germany is a country in central Europe and a member of the [European Union](#)

*Official Name:*

Bundesrepublik Deutschland (Federal Republic of Germany)

*Population:*

ca. 81 million

*Area:*

356910 square kilometers

*Language:*

German

*Time Zone:*

The local time zone is Central European Time (MEZ or MET, one hour in advance of GMT, i.e., MEZ = GMT+1) with daylight savings time in the summer (MESZ = GMT+2).

*Capital:*

[Berlin](#)

*German States / Bundesländer:*

Baden-Württemberg, Bavaria, Berlin, Brandenburg, Bremen, Hamburg, Hesse, Lower Saxony, Mecklenburg-West Pomerania, North Rhine-Westphalia, Rhineland-Palatinate, Saarland, Saxony, Saxony-Anhalt, Schleswig-Holstein, Thuringia

## Recyclers Info Germany

expert information service for the recycling industry and  
 environmental technologies



| recycling market   | service  |
|--|--|
| <ul style="list-style-type: none"> <li>• <u>product regeneration for re-use</u></li> <li>• <u>material-recycling:</u> <ul style="list-style-type: none"> <li>◦ <u>recycling companies, waste utilization</u></li> <li>◦ <u>recycling equipment, mechanical engineering</u></li> </ul> </li> <li>• <u>energetic use:</u> <ul style="list-style-type: none"> <li>◦ <u>burning and gas-plants for waste-disposal</u></li> <li>◦ <u>manufacturers of energy-equipment</u></li> </ul> </li> <li>• <u>second hand machines</u></li> <li>• <u>recycling exchange, raw material trade</u></li> <li>• <u>news, cooperation wanted, projects</u></li> <li>• <u>INDEX companies (A-Z) with presentations</u></li> </ul> | <ul style="list-style-type: none"> <li>• <u>german environmental legislation</u></li> <li>• <u>public financial promotions</u></li> <li>• <u>authorities, associations</u></li> <li>• <u>protection of labour, environmental protection / chemical data base</u></li> <li>• <u>Hotlist of INTERNET recycling adresses</u></li> </ul> |



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## Areas of Expertise

This alphabetical subject listing is a cross-reference section for Brookings Institution scholars and their areas of expertise. By selecting a scholar name, you will find a short biographical sketch and a list of publications he or she has authored.

Choose a letter below to reach the index area of your choice, or browse the entire list by using the scroll bar.

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#### Acquisitions (see Mergers)

#### Africa (see also individual countries, Conflict Resolution)

[Roberta Cohen](#)  
[Francis M. Deng](#)  
[Carol Graham](#)  
[Terrence Lyons](#)  
[Howard Wolpe](#)

#### Affirmative Action

[William T. Dickens](#)  
[Constance Horner](#)  
[Peter Skerry](#)

#### Aging

[Henry J. Aaron](#)  
[Barry Bosworth](#)  
[Ralph C. Bryant](#)  
[Gary Burtless](#)  
[Robert D. Reischauer](#)

#### AIDS Policy

[Christopher H. Foreman, Jr.](#)

#### Airlines, Airports

[Clifford Winston](#)

#### Antitrust

[Robert W. Crandall](#)  
[Robert A. Katzmann](#)  
[Robert E. Litan](#)  
[Roger G. Noll](#)



## Other Sites Of Interest

### National Agencies

- [USIA](#)
- [USAID](#)
- [Peace Corps](#)
- [American Foreign Service Association](#)
- [United States Institute of Peace](#)
- [United Nations](#)
- [US Department of State](#)
- [US Department of Commerce](#)

### Colleges and Universities

- [University of Buffalo](#)
- [UB International Departments](#)
- [UB English Language Institute](#)
- [UB World Languages Institute](#)
- [Buffalo State College](#)
- [Canisius College](#)
- [Niagara University](#)
- [University at Fredonia](#)
- [Erie Community College](#)
- [Niagara Community College](#)
- [Daemen College](#)

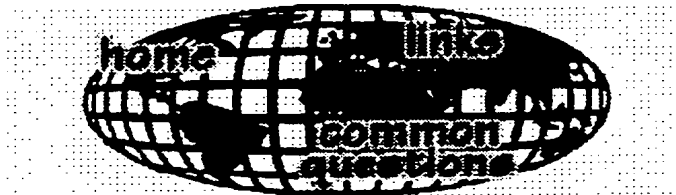
### Regional

- [Bill Rappaport's Guide To Buffalo Restaurants](#)
- [Louisville International Cultural Center](#)
- [Council for International Visitors of Greater New Orleans](#)
- [World Trade Center Institute](#)
- [Cleveland Council on World Affairs](#)
- [Oklahoma City International Visitors Council](#)
- [International Visitors Council of Philadelphia](#)

### Other

- [Greater Buffalo Partnership](#)
- [Academy For Educational Development](#)

- Institute For International Education
- Association for International Practical Training
- Council For International Exchange of Scholars
- Education Development Center

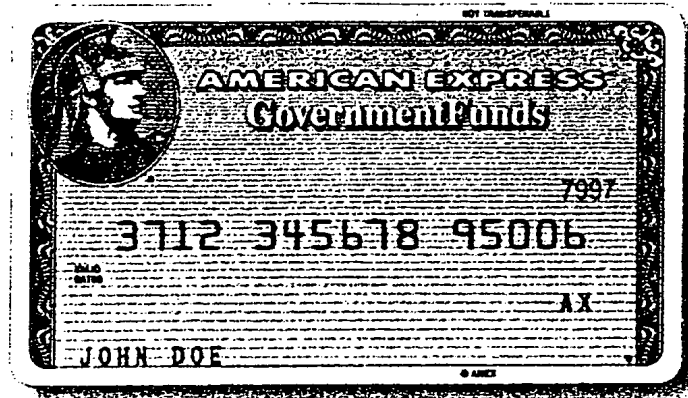


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### Council For International Visitors

145 Hotel Lenox  
140 North St  
Buffalo NY 14201-1581  
Phone: 716-883-5804  
Fax: 716-883-6257  
Email: [civ@buffnet.net](mailto:civ@buffnet.net)

## Introducing the GovernmentFunds Stored Value Card



***What is a Stored Value Card?*** A Stored Value Card is a pre-funded payment option that can be presented for payment anywhere the American Express® Charge Card is accepted. The GovernmentFunds Card works similarly to an American Express Charge Card except that a pre-set amount of funding is loaded onto the Card prior to presenting it for payment.

***What features are associated with the Card?*** The Card can be used to make purchases just like a Charge/Credit Card or presented at any ATM that accepts American Express for a cash withdrawal.

***At what establishments can I use the Card?*** The GovernmentFunds Card can be used at hotels, car rental agencies and restaurants that accept American Express products (look for the American Express logo on the window or ask a clerk if they accept American Express Cards). The USIA International Visitors Program has chosen to block usage of the Card at all retail (e.g. bookstores, department stores, theater outlets) establishments.

***Is the process of using a Stored Value Card different than The American Express Charge/ Credit Card?*** The process is exactly the same. When the Card is presented as payment, the merchant obtains an authorization and presents a receipt for the Cardholder to sign. When withdrawing cash from an ATM, the Cardholder enters a pre-selected personal identification number (PIN) and follows the same process as that of withdrawing money from a debit account (the Cardholder selects "checking" or "debit" at the ATM prompt).

***Where are the Automatic Teller Machines(ATM's) located?*** American Express owned ATM's are primarily located at airports and railway stations. The American Express GovernmentFunds Card can also be used at over 75,000 bank-owned ATM's across the country. Look for the American Express "Blue Box" logo on the front of the machine. Banks will impose a nominal surcharge to use the machine. In addition, daily limits with



regards to the amount of cash that can be withdrawn will vary by bank. Cardholders will not receive a balance amount on receipt from ATM.

***How much cash can I get from my total per diem amount while I am here in the United States?*** As a visitor participating in this program, you will be allowed to withdraw 25% of your total per diem amount for cash usage, up to a weekly \$350 limit.

***What happens if my Card is lost or stolen?*** Report it immediately to American Express Customer Service at 1-800-472-2805. The Card will be canceled and a new Card with remaining funds intact will be issued within 24 hours and sent to the Cardholder.

***How do I know how much money I have left on the Card?*** It is the responsibility of the Cardholder to keep track of the funds remaining on the Card. Cardholders will receive a Card book which will protect the Card as well as provide a place to record transactions to help remember current balance of funds on the Card. If the funds remaining are in question, the Cardholder can also call American Express Customer Service and will receive a balance based on transactions that have been authorized and already cleared. Due to processing time, the information provided by American Express Customer Service may not reflect payments made by the Cardholder in the last 24 - 48 hours.

***Where can I call to get more information about the GovernmentFunds Stored Value product?*** American Express New Business Ventures in Salt Lake City, Utah has established a 24 hour Customer Service support group at 1-800-472-2805 that would be happy to assist you with any questions you may have about the GovernmentFunds Card.

**1997 NATIONAL COUNCIL FOR INTERNATIONAL VISITORS (NCIV)  
NATIONAL CONFERENCE**

**AMERICAN EXPRESS® STORED VALUE CARD PROGRAM  
THE GOVERNMENTFUNDS CARD**

As you have heard by now, The Office of International Visitors at USIA has undertaken a pilot project in partnership with American Express to develop a stored value card to provide per diem and other expense allowances to International Visitors and escort-interpreters. The card has been developed specifically to meet the needs of the IV Program.

You have received some information about the GovernmentFunds Card Program. You also may have some experience with the Card itself, while hosting International Visitors in your specific communities.

American Express is interested in your feedback regarding the GovernmentFunds Card Pilot. Please take a few minutes and complete this form and return it to us at the Exhibit Table and place in the white American Express box. Or, if you desire, you can fax this to the attention of Lisa Colten, American Express Government Services at 703-528-8950.

1. Please provide the following information :

Name (Optional): \_\_\_\_\_  
Organization Address: \_\_\_\_\_  
City/State/Zip Code: \_\_\_\_\_

2. Our pilot has been operational since November 1996. Have you hosted International Visitors who used the Stored Value Card for their expenses? Yes No (Circle One)

3. We are interested in receiving information about the hotels that you use for the IV Program. Please list the names of the hotels that you use on a regular basis. How do you make these reservations? Do you secure and guarantee them with your own credit card? Is this a personal or a corporate card?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ =>

4. Do these hotels accept American Express Cards? If No, please let us know the names and addresses of those that do not accept the Card.

---

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5. Would you be willing to have the authorization for the visitor's reservation be put against the credit card you use to make their reservation? Cardholder charges would then go against each individual visitor's Stored Value Card at check-out time. Yes No

---

6. Are the hotels you are using conveniently located to ATM's that accept American Express? Yes No

---

7. Are there restaurants that are typically frequented by the visitors that do not accept American Express Cards? Please indicate below (indicate name, location and zip code if possible) or please take one of the flyers on the Exhibit Table, complete the information and place flyer in the mail.

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8. On a scale of 1 to 5, with 5 being highly satisfied and 1 being very dissatisfied, how satisfied do you think the visitors and escorts-interpreters were when they used the GovernmentFunds Card in your community? 1 2 3 4 5

9. Please use the space below to share more feedback with us regarding the American Express GovernmentFunds Stored Value Card. Indicate if you would like to receive more information about the overall Program. Thank you very much for your time in completing this survey.

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**1997 NATIONAL COUNCIL FOR INTERNATIONAL VISITORS (NCIV)  
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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ =>

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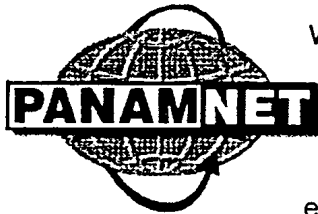
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## INTRODUCTION

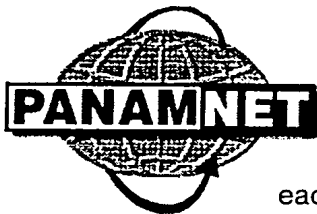
Dear Client:



With the recent explosion of the Internet, millions of people have become Internet users. Everyday thousands of people and corporations through out the world are getting on the Internet. Internet users are on a constant search for the fastest, easiest, most cost effective, and serviced oriented Internet access provider. Millions of Internet users, advertisers and businesses are taking part of the Goldrush of the 90s. The Internet is paving the way for the future and setting the standard as the means of communications for millions of people and businesses around the globe. Yesid Sanchez, with 13 years of experience in the computer industry had the foresight to see that the Internet is the business of the future and created PanamNet in October of 1995. PanamNet will be there to set the pace, provide cyber-connections and cyber-developing while providing quality service. PanamNet's state-of-the-art technology, creative and marketing expertise, along with our products and services, promises to be a very lucrative company.

A

## WHAT IS THE INTERNET?



The Internet is the world's largest international communication network. A network, consists of computers linked to each other through modems, which enables users to communicate with each other via telephone lines. Currently, over 50,000,000 people are using the Internet worldwide. The Internet links more than 50,000,000 people to more than 50,000 networks and 200,000 web sites and is growing at leaps and bounds everyday. By going on-line you gain access to unlimited resources, information, clients and new revenue possibilities. More than half the fortune 500 companies are on the Internet and the other half are flocking to get on.

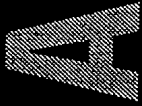


## INTERNET USER PROFILE

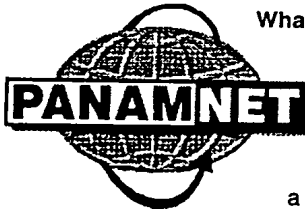
- Average age of Internet users is 35.
- 76% of Internet users are men, the remaining 24% are women
- Their average income is \$69,000 annually
- 31% have been on the Internet less than 6 months, 29% have been on for 1 to 3 years and the remaining Internet users have been using the net for 4 years or more.
- 46% own a single computer, while 20.2% own 2 or 3 computers
- 52% use windows, 26.2% use Macintosh and 8.8% use UNIX platform
- 50% use browser between 2 to 6 hours, 45.3% uses it more and 4.8% uses it less
- 82.6% use a browser simply to browse, 56.6% use it for entertainment and 50.9% use it for business
- 46.4% of Internet users have between 11 and 50 web sites book-marked or on their Hot-List
- 46% classified themselves as visually oriented, 29.8% said they were text oriented and 24.1% said they were seat oriented
- 37% are Professionals
- 12% are Technical
- 14% are Administrators/Managers
- 5% are Sales People
- 32% are students, Military, Government, Service Workers, Homemakers and retirees

Sources: CMP Media, Techweb,





## ABOUT PANAMNET



### What is PanamNet?

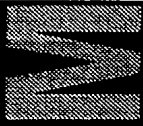
PanamNet Inc. is a Florida corporation established in October of 1995, by Yesid Sanchez a veteran of the computer industry. PanamNet provides a bridge of communication for computer users to the rest of the computer world. PanamNet is the Internet source to South Florida with vast plans for further expansion over the next five years. PanamNet is a network as well as a full service Internet company. PanamNet provides access for the personal users, commercial access for Fortune 500 companies, creates, designs and hosts web sites. PanamNet is located at the URL (address) <http://www.panamnet.net> on the Internet.

### Why PanamNet?

In three words ...SERVICE - QUALITY - PRODUCTS. PanamNet is not just another access provider; Yes, PanamNet provides Internet access to personal and commercial accounts. However, they also sell, service and maintain each client. Whether it is simple access or powerful technology such as ISDN lines, T1 lines, E-Mail, list servers for direct mail or anything related to the Internet. PanamNet provides, maintains and services all of its products. PanamNet employees the areas hot shots; in graphic design, programming and technical support. These employees enable PanamNet to host and create some of the Internet's most unique and marketable web sites. PanamNet has had great success in achieving the top positions in major word search directories for ourselves and we also provide this service for our clients.

### Mission

The mission of PanamNet is to be the "Ultimate Source to the Internet". PanamNet will begin with the South Florida region, which encompasses; Miami, Ft. Lauderdale and the Palm Beaches. PanamNet's business objective is to assist clients in gaining access to the Internet, installing and maintaining on line systems and providing consulting services in conjunction with the Internet. In order to achieve the goals set forth in this business plan, PanamNet will always remain on the cutting edge of the digital world. We promise to provide state-of-the-art products, expertise knowledge and quality service to each and every client. In this ever so competitive business world, PanamNet realizes that the key to a successful, long term relationship with a client is to ensure all clients are informed, serviced and content users of all of PanamNet's Internet products and services.



## CLIENT OPPORTUNITIES

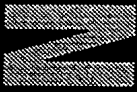


The Internet enables a company to interact with businesses from all over the world whether it is large or small. There are many benefits to going on-line. By going on line you gain access to millions of information sources, companies and revenue possibilities. The Internet enables you to establish a well known presence to the Internet community, that you want to do business with them and that they are a valued customer. Everyone knows the key to a successful business is networking to new contacts. The Internet enables you to market your Company to millions of potential users. A website provides an open door policy to the world to come in and see what your company has to offer. The Internet allows you to communicate with your existing customer base, without the need for a telephone conversation. Via E-mail, a customer can access their own files, give feedback, place orders and make payments over the Internet. The Internet allows you to release time-sensitive materials, audio and video clips of new products and services. Most important the Internet is a great revenue source. With 24 hour access the Internet can be the most efficient sales or service person you have ever had. The Internet allows you to sell your Company's products and services at a fraction of the cost. It is as simple as selecting the items you wish to purchase, key in your account number or credit card number and sending it E-mail. For the first time in the history of the world the Internet provides a medium to advertise your business to millions of people at a fraction of the cost, while providing you with an instant tracking system to measure test marketing, sales and revenue.

**Our List of Distinguished Clients include:**

Gift Shop  
Markvision  
Miami City Web, Inc.  
Pioneer Int'l. Latin America  
Area Creativa  
Florida Marlins  
Future Tech International  
Sperkit International, Inc.  
Trans Express  
Florida.com (Eden Roc, Walt Disney World Resorts, Florida Attractions Association and many more)

Koslovsky Realty, Inc  
Metrotechnology Group  
Miami Express  
Pioneer International  
Billy's Stone Crabs  
Florida Department of Insurance  
Rolling Thunder Bikers  
Tech-net  
Union Shipping



## PRODUCTS & SERVICES

### Personal Access Accounts

This is an unlimited connection to the Internet via your computer, modem and dial up access through PanamNet. You gain access by dialing from your modem to one of PanamNet's many modems. PanamNet has four dial-up rate plans available for users. Each can be billed monthly by credit card or prepaid for a year by check. Homepages on these accounts are intended for personal use only.

### Commercial Access Accounts

This is an unlimited connection to the Internet via your computer, modem and dial up access through PanamNet.. You gain access by dialing from your modem to one of PanamNet's many modems. These accounts allow you to host your website in a cost efficient manner while providing you with our high-speed Internet access.

### Virtual Hosting

Large corporations like IBM and MTV have websites with their own domain address [www.ibm.com](http://www.ibm.com) or [www.mtv.com](http://www.mtv.com). So now do you compete? They have big networks right? Well, let's take a look at the address in sections. The com of the address is the Top-Level Domain. Any domain which doesn't fall into other Top-Level Domains like edu, net or gov will be under this domain. The next part is the Domain Name. This is the part that we actually register. The key to virtual hosting is the next part. Technically, www is the name of the machine that you are connecting to. It has become sort of an Internet convention to name your web server (the machine that serves the web pages) as www. But I don't have a network or a web server? That's ok, we do. By making the name [www.mycompany.com](http://www.mycompany.com) an alias to our web server (and doing some other really technical stuff) we can make it look like you have your own machine on the Internet. Doing this requires the use of one of our IP addresses and since we only have a limited number of these, there is an additional charge for this service. But the results are worth it. Now you can look just like the big corporations. You can even have an E-mail addresses that states [myname@mycompany.com](mailto:myname@mycompany.com). Virtual hosting can be a tricky business. Be careful who you choose. Obviously avoid providers who offer [www.yourdomain.com/yourdomain](http://www.yourdomain.com/yourdomain). This is NOT virtual hosting. This is a cheap trick. Also, when you virtual host with us, your email alias is included. Don't get [www.yourdomain.com](http://www.yourdomain.com) and then get stuck with [yourdomain@isp.com](mailto:yourdomain@isp.com) as your email address. This is pointless. True Virtual hosting requires that your "server" have an IP address all its own. Since there is a finite number of these in existence, we have to charge a little more for this service. When people access your site, the only domain name they will ever see is yours. Our domain will never appear in any virtual hosted URL.

### ISDN (Integrated Services Digital Network)

Is a high speed digital telephone service. Analog phone lines have a maximum data transfer rate of around 32kbps. ISDN services typically offers two 64k channels (and a 16k control channel) for a total available bandwidth of 128kbps which is more than 4 times as fast as a 28.8kbps modem. ISDN service from BellSouth is available in most parts of South Florida. Basic service (BRI - which is non-metered) in the Miami/Ft. Lauderdale area is \$56.15 per month for residential customers and \$96.13 per month for commercial customers. Installation charges are from \$250 to \$300. Depending on your existing service and the equipment you use to connect to the incoming ISDN service (your Terminal Adapter), you may be able to integrate all your phone numbers on this one service.

## **PRODUCTS & SERVICES**

### **Dedicated Accounts**

PanamNet has two ISDN dedicated accounts available. A dedicated account is a modem specifically configured for these only by your corporation. Each will be invoiced monthly or yearly in advance. Virtual Mail-Hosting -Aliasing of existing email accounts (daneil@Panamnet becomes sales@company.com or daniel@company.com)

### **Web Creation & Design**

The World Wide Web has opened up an intelligent way to reach a global market of millions of users in every corner of the world. If you are interested a high graphic, multimedia or specialized web site PanamNet Digital Services, is the right place! We are the most advanced HTML design firm in Florida! Our commitment to producing quality, content rich and innovative web pages will reflect your company profile and promote your product or service. When the time comes to decide on a web provider, base your decision on these two factors. Choose a provider with the equipment and computers to service your site professionally and reliably. Second, choose a provider with experience in graphical and advertising media. When comparing packages, make note of what you're offered and what you are charged for. For example, some providers will limit you to a particular number of hyperlinks. Any WebSite package contains an unlimited number of hyperlinks and includes an unlimited 28.8k dial-up account.

### **Programming**

All web sites are created, designed and implemented with programming. This is a specialized language for the Internet. Basic programming is referred to as HTML, animation and moving objects are created with Java and VRML. E-mail order and reservation forms are created in CGI scripts.

### **Real Audio**

Imagine your radio commercial on line or a musical introduction to your company. These are 30 to 60 second voice or sound clips. To utilize real audio the user needs a sound card with speakers attached to his/her computer. Once a user has access to the Internet the need to download a 2-3 minute iReal Audio plug in.

### **Streamline Video**

See your companies TV commercials on-line! Currently, there is not real time video available. However, users spend hours downloading video, pictures and information. Streamline video is downloaded and then viewed by the user. The only drawback; a 30 second video can as long as 7-10 minutes to download.

### **Domain Registration**

This is an Internet address reserved only for the use of your company with Internic. Internic is the official registration firm. (It is like copyrighting or trademarking your company name and logo for a fee of \$150.00) This is your company's Internet address like ibm.com, mtv.com or hbo.com. Many companies are hosted at domains like panamnet.net. For example: streamlineproperties@sobe.com, edenroc@florida.com. on the Internet

## PRODUCTS & SERVICES

### E-mail

An E-mail is nothing more than your mailbox. The only difference is that your mail is in your computer instead of outside at your front door. **Counters** - A counter is a program installed within your website to count the number of people access your website on an hourly, daily, weekly or monthly time frame. Counters can be hidden or visible for all to see. You can also tell the user what number he is.

### Word Search Directories

Word search directories are the yellow pages of the Internet. Internet subscribers use them when they have a subject in mind but do not know the address of a company that offers what they need. There are numerous word search directories, the main ones can be found off of Netscape (browser). Some are Infoseek, Lycos, Magellan, Excite and Yahoo. Keep in mind, while on the Internet you are dealing with the whole world not just your local community. When you search a subject thousand of companies related to that subject will appear. However, unlike the yellow pages, word search directories are not alphabetical. The choices appear in order of relevance. The systems is based on parameters. First your web site is submitted under the categories you select. The computer reviews your company's website to see how your company meets the parameters. The computer then determines how important your company is to the subject and places you within the word search directory. If you meet all the parameters, you would be number one. The fewer parameters you meet the lower you will appear on the word search directory. For example; your company is in the computer industry, a user searches for laptops on Infoseek, the user is given 36,000 choices of websites to visit, however, the user only receives the top 25 choices to view. The user must chose to select the next 25 if he has not found what he is looking for. Obviously, you would like to see your company on that first page. The task of achieving top positions is very difficult, it takes hours and many programmers to complete. PanamNet has great success at achieving the top positions for ourselves and our clients as well. The second type is a key word search with in a web site. This is a company's personalized word search directory. For example; you are a computer company, your web site contains 100 pages. Offering a key word search will enable to use your website quick and easy. The user can simply search for memory or hard drives by keying in memory. The computer will automatically link the user to the memory section of your web site.

### Database/list servers

This is computerized system for direct mail. The computer collects a list of people accessing your web site or acts as a robot and searches servers for a profiled user through out the Internet. The computer then acts as a post office, E-mailing your company's message to the selected users. The user receives an E-mail with an option to link directly to your web site. This is the most cost effective marketing on the Internet.

### On Line Merchandising

Imagine having a storefront on the Internet. Sell your retail outlet for the whole world to shop. PanamNet has created a safe and secure system for shopping on the Internet. The new system is called "Shopping Cart Software". This software enables your company to sell it's products and services through the Internet. The user selects their items by clicking on their mouse, viewing the item, reading the description and price. The user then keys in his/her credit card information which is encrypted for security and submits his/her E-mail directly to you.



## RATE CARD



### Personal Access Accounts

**\$19.95 per month - Unlimited Access!!**

\$25.00 One time set up fee, 28.8 bps (modem speed), PPP (Primary Protocol) and shell access.

Your account includes unlimited access, 1 E-mail account, 5 MB shell storage, 1 Personal Home Page

**\$33.00/mo - Unlimited Access!!**

\$25.00 One time set up fee, 28.8k, PPP and Shell access, 4 E-mail accounts

(Each include 5 MB shell storage), 1 access and 3 additional mailboxes, 1 Personal Home Page

**ISDN 64K \$35.00/mo or \$355.00/yr**

(70 hours of access included, Each hour thereafter \$1.00) PPP and Shell access, 1 Email account  
(5 MB shell storage), 1 Personal Home Page \$99.00 one time set up fee.-

**ISDN 128K \$65.00/mo or \$655.00/yr -**

(70 hours of access included, Each hour thereafter \$1.00) PPP and Shell access, 1 Email account  
(5 MB shell storage), 1 Personal Home Page \$99.00 one time set up fee.-

### Commercial Access Accounts

**\$44.00 per month unlimited access.**

\$99.00 One time set up fee, 28.8 k, Email Account - 15MB Shell Storage, E-mail Account 15MB  
Public CGI access (forms, counters, etc.) includes up to 10,000 hits per day

**ISDN 64K \$55/mo**

(70 hours of access included) \$99.00 One Time Set up fee, Email Account - 15MB Shell Storage,  
E-mail Account 15MB Public CGI access (forms, counters, etc.) Includes up to 10,000 hits per day)

**ISDN 128K \$88/mo**

(70 hours of access included) \$99.00 One time set up fee, E-mail Account - 15MB Shell Storage,  
E-mail Account 15MB Public CGI access (forms, counters, etc.) Includes up to 10,000 hits per day)

### Dedicated Accounts

ISDN 64K 199/mo or \$1999/yr. \$199 One time setup, 30 IP Subnet Addresses

ISDN 128K 399/mo or \$3999/yr, \$399 One time setup, 30 IP Subnet Addresses

### Virtual Hosting

Virtual Hosting \$33/mo., \$50 One time setup

Virtual Mail-Hosting \$10/mo., \$50 setup, \$150 Domain Name Registration

## RATE CARD

### Web Site Package A

\$44 per month, \$144.00 One Time  
Set Up Fee. This package includes:

- One-half (1/2) hour of creative design consultation with one of our artists,
- One (1) web page including two (2) images from disk,
- One (1) standard e-mail link, Unlimited number of Hyperlinks,
- 300 words of text from disk, supplied in plain text format (ASCII or .text),
- Unlimited 28.8k Dial-Up Access PPP Account with email.

### Web Site Package B

\$44 per month, \$399.00 One Time  
Set Up Fee. This package includes:

- One (1) hour of creative design consultation with one of our artists,
- Three (3) web pages including six (6) images from disk,
- One (1) standard e-mail link, Unlimited number of Hyperlinks,
- 900 words of text from disk, supplied in plain text format (ASCII or .text),
- Unlimited 28.8k Dial-Up Access PPP Account with email.

### Web Site Package C

\$44 per month, \$699.00 One Time  
Set Up Fee. This package includes:

- One and a half (1.5) hours of creative design consultation with one of our artists,
- Six (6) web pages including twelve (12) images from disk,
- One (1) standard e-mail link, Unlimited number of Hyperlinks,
- 1800 words of text from disk, supplied in plain text format (ASCII or .text),
- Unlimited 28.8k Dial-Up Access PPP Account with email.

### Web Site Package D

\$44 per month, \$999.00 One Time  
Set Up Fee. This package includes:

- Two (2) hours of creative design consultation with one of our artists,
- Ten (10) web pages including twenty (20) images from disk,
- One (1) standard e-mail link, Unlimited number of Hyperlinks,
- 3000 words of text from disk, supplied in plain text format (ASCII or .text),
- Unlimited 28.8k Dial-Up Access PPP Account with email.

### Web Creation & Design Fees:

(One time set up fees)

|   |                         |
|---|-------------------------|
| Logo Design (Concept, Design & Finished copy) | ..... \$ 500 to \$800   |
| Animation ( Basic )                           | ..... \$400.00          |
| Basic HTML web page design                    | ..... \$140.00 per page |
| Video (8mm, Hi8 or VHS to Quicktime format)   | ..... \$500 to \$1,000  |
| (Based on time and quality)                   |                         |
| Real Audio - pre recorded                     | ..... \$250.00          |
| Real Audio - create, record and digitize      | ..... \$350.00          |
| CGI Programming Scripts and forms             | ..... \$150.00          |
| Template Programming                          | ..... \$200.00          |
| Domain Name Registration                      | ..... \$150.00.         |
| Standard Counter                              | ..... \$100 .00         |
| Complete Summary Log Reports                  | ..... \$50/each.        |
| Website Keyword Search Engine                 | ..... \$500 and up.     |
| Database List Servers                         | ..... \$1000 and up.    |

### On-Line Merchandising

Virtual Shopping Cart System \$2000 (100 items) \$15/add. Item.  
Credit Card Processing \$500 setup, \$50/mo.  
ISDN Lines Dedicated and Dial-up, Lease Digital Lines 56KB - T1 Lines

### Web Site Maintenance

|                         |         |
|-------------------------|---------|
| Maintenance/Text Update |         |
| 10 changes per month    | \$35.00 |
| 30 changes per month    | \$60.00 |
| 50 changes per month    | \$75.00 |

### Additional Products and Services

#### Storage:

|                |                       |
|----------------|-----------------------|
| 1 to 24 MB     | \$1.00 / month per MB |
| 25MB to 49 MB  | \$0.75 / month / MB.  |
| 50Mb and above | \$0.50/ month / MB.   |

### Web Storage Only Account

(No Dial-Up Access)

15 Mb storage \$22/ month. \$8/ month  
Static IP/Host Name (idle time-  
out/session limit still applies).  
\$35/ month 30 IP Subnet space.  
\$150/ month 255 IP Class C Address  
space \$9/ month.



## CONTRACT

3006 N.W. 79nd Ave. - Miami, Florida 33122 Ph: (305) 406-0206 - Fax: (305) 406-0209  
<http://www.panamnet.net>

### Commercial Contract

Date \_\_\_\_\_ Account Executive \_\_\_\_\_  
Company Name \_\_\_\_\_ Contact \_\_\_\_\_  
Name \_\_\_\_\_ Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Telephone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_  
Length of Contract \_\_\_\_\_

#### STANDARD ITEMS

| Description                 | Price Per month | Set Up Fee | Sub Total |
|-----------------------------|-----------------|------------|-----------|
| Package 1 unlimited access. | \$ _____        | \$ _____   | \$ _____  |
| C-ISDN 64K                  | \$ _____        | \$ _____   | \$ _____  |
| C- ISDN 128K88              | \$ _____        | \$ _____   | \$ _____  |
| Web Site Package A          | \$ _____        | \$ _____   | \$ _____  |
| Web Site Package B          | \$ _____        | \$ _____   | \$ _____  |
| Web Site Package C          | \$ _____        | \$ _____   | \$ _____  |
| Web Site Package D          | \$ _____        | \$ _____   | \$ _____  |

#### SPECIAL ITEMS

|                             |          |          |          |
|-----------------------------|----------|----------|----------|
| Web Hosting Only            | \$ _____ | \$ _____ | \$ _____ |
| Dedicated Accounts          | \$ _____ | \$ _____ | \$ _____ |
| Virtual Mail-Hosting        | \$ _____ | \$ _____ | \$ _____ |
| Web Creation & Design Fees: | \$ _____ | \$ _____ | \$ _____ |
| Web Site Maintenance        | \$ _____ | \$ _____ | \$ _____ |

#### ADDITIONAL PRODUCTS & SERVICES

|                                   |          |          |          |
|-----------------------------------|----------|----------|----------|
| PROGRAMMING                       | \$ _____ | \$ _____ | \$ _____ |
| DOMAIN REGISTRATION               | \$ _____ | \$150.00 | \$ _____ |
| E-MAIL                            | \$ _____ | \$ _____ | \$ _____ |
| COUNTERS (_____)                  | \$ _____ | \$ _____ | \$ _____ |
| WORD SEARCH DIRECTORIES           | \$ _____ | \$ _____ | \$ _____ |
| DATABASE/LIST SERVERS             | \$ _____ | \$ _____ | \$ _____ |
| ON-LINE MERCHANDISING             | \$ _____ | \$ _____ | \$ _____ |
| Virtual Shopping Cart System      | \$ _____ | \$ _____ | \$ _____ |
| \$2000 (100 items) \$15/add. item |          |          |          |
| Credit Card Processing            | \$ _____ | \$ _____ | \$ _____ |
| TOTALS                            | \$ _____ | \$ _____ | \$ _____ |

Instructions: \_\_\_\_\_

Method of payment    Check ☐    Visa ☐    Mastercard ☐    AMEX ☐

I hereby authorize PanamNet, Inc. To charge my account for services selected above. If paying cash, please enclose check for first month of services and the one time setup fees. By signing below, client acknowledges that he/she has read and agrees to the terms on the reverse side of this contract.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

Account Executive \_\_\_\_\_

Date \_\_\_\_\_



## SUBSCRIBER AGREEMENT

### THIS AGREEMENT IS BY AND BETWEEN WEB HOSTING (HEREAFTER CALLED "PANAMNET") AND (HEREAFTER CALLED "EXHIBITOR")

Whereas PANAMNET maintains a service which advertises on the global internet computer network (hereafter called "service"). Whereas, EXHIBITOR desires to list their company on the service.

NOW THEREFORE, in consideration of the premises set forth above, and the terms set forth above, and the terms below, the Parties mutually agree as follows:

1. PANAMNET is an interactive on-line service that provides access to the Internet. This Agreement set forth the terms and conditions which apply to the use of PANAMNET by the EXHIBITOR, and EXHIBITOR is deemed to have agreed to comply with said terms by use of the service.
2. All services provided by PANAMNET will be billed on a monthly basis in advance, and will include all applicable Federal, State and local taxes. If the EXHIBITOR utilizes a PANAMNET provided services that has additional hourly charges or one time special charges, these charges will be billed at the time of the next monthly invoicing. Credit card authorized payment will be billed in similar manner. Payments not received within 30 days after invoice date will be subject to a 1,5 % finance charge, and PANAMNET reserves the right to terminate or interrupt service at this time. A returned check charge of \$25.00 will be applied.
3. All billing disputes must be received by PANAMNET at its business office in writing or electronic mail, and the obligations to pay for service will continue until such notice is received. Termination of service does not constitute relief from amounts owed prior to termination. Contracts or agreements no on a monthly basis can be canceled in writing, but EXHIBITOR will be obligated to pay monthly fees until termination's contract.
4. PANAMNET makes no warranties of any kind, either or implied, for service provider, PANAMNET is not responsible for any damage you may suffer from the use of our services, including, but not limited to, loss of data, service interruptions and delays, or third party litigation.
5. PANAMNET cannot control the content of information available through the Internet. For this reason, the EXHIBITOR certifies that he or she is at least 18 years of age and if the EXHIBITOR is a parent or guardian, assumes all responsibility for supervising the activities of an underage user. In addition, any information obtained through PANAMNET is at your own risk.
6. EXHIBITOR shall use PANAMNET for lawful purposes only. EXHIBITOR shall not post or transmit through PANAMNET any material which violates or infringes upon the rights of the others, which is unlawful, threatening, abusive, defamatory, invasive of public or private rights, vulgar, obscene or otherwise objectionable, which encourages conduct that would constitute a criminal offense, give raise to civil liability or violate any law. Attempts to gain unauthorized access to other computer systems is prohibited. Users must comply with the rules and regulations of the network they access through PANAMNET. EXHIBITOR agrees to defend, indemnify and hold harmless PANAMNET, its affiliates, directors, officers, employees or agents for all damages and claims that may arise from the EXHIBITOR's use or misuse of the service which damages either the EXHIBITOR, PANAMNET or a third party.
7. EXHIBITOR shall not intentionally allow unauthorized connections to PANAMNET, unauthorized reselling of PANAMNET, or the solicitation of PANAMNET users to become EXHIBITOR of the other on-line information services competitive with PANAMNET, nor shall EXHIBITOR in any way duplicate any PANAMNET materials, advertising, brochures, pamphlets and the like or any other information which is proprietary to PANAMNET.
8. PANAMNET shall have the right to change or modify the terms and conditions, rates and services at any time, such changes, modifications or additions shall be effective immediately upon written or electronic notice. Any use of PANAMNET by EXHIBITOR after such notice, shall constitute acceptance of the same.
9. The relationship between PANAMNET and the EXHIBITOR is that of a service provider and a EXHIBITOR only, accordingly, in the event of a violation of any terms and conditions set forth in this Agreement by the EXHIBITOR, PANAMNET may immediately terminate the services provided to the EXHIBITOR with the EXHIBITOR being fully responsible for any and all attorney's fees incurred by PANAMNET with regard to this agreement at all trial and appellate court levels.
10. In the event of any dispute thereunder, PANAMNET and the EXHIBITOR agree that the venue for such dispute shall be Dade County, Florida and that the terms and conditions of this Agreement shall be interpreted under the laws of the State of Florida, United States of America.
11. Signed EXHIBIT ORDER(s) by EXHIBITOR and approved by PANAMNET are made part of this agreement.
12. This agreement shall become effective following the execution of the EXHIBITOR on the date approved by the PANAMNET and shall continue in effect until terminated as provided below.
13. EXHIBITOR is solely responsible for the content of the EXHIBIT, and agrees to comply with any laws in regard to the distribution and dissemination of said EXHIBIT. EXHIBITOR agrees that any information which compromise EXHIBIT will not be placed on the service, that are contrary or prohibited by the laws of the United States of America, and also agrees to allow PANAMNET to place a disclaimer such as "(name of EXHIBITOR) is solely responsible for the information and content" to be placed on any EXHIBIT at the PANAMNET's sole discretion. PANAMNET assumes no liabilities for errors, omissions on any EXHIBIT placed on this service.
14. Positioning of the listing this service is at the discretion of the PANAMNET.
15. PANAMNET is not responsible for situations beyond PANAMNET's control. PANAMNET is but one connection in the Internet network, and situations can and do occur where this service will lose a connection that is beyond PANAMNET's control. Such situations include, but are not limited to, down gateways and telecommunications lines, software problems, acts of nature, or action by any government entity, and any condition beyond control of the PANAMNET effecting production, delivery, or site access in any manner.
16. PANAMNET's liability is limited only to the direct cost of the EXHIBIT, and includes no indirect or subsequent damage due to loss of business, profits, lost saving, interruption of business or other incidental, special compensatory, indirect, exemplary or consequential damage. EXHIBITOR recognizes that a PANAMNET cannot and does not warrant, represent or claim that EXHIBITOR will achieve any level of success or profits by placing a listing in this service.
17. It is understood that PANAMNET and EXHIBITOR are separate and independent entities. The relationship between the two is purely contractual.
18. No conditions, printed or otherwise appearing on the EXHIBIT order billing instructions or copy instructions which conflict this agreement will not be binding upon the PANAMNET. Verbal agreements are not recognized.
19. This agreement will not assigned or transferred during the term of this agreement.
20. All notices from one party to another shall be given in writing by mail. Any such notice shall be deemed by three (3) business days following that date of positioning by the U.S. mail. Mailed notices shall be addressed to the parties at their respective addresses as they appear below.
21. EXHIBITOR agrees to furnish updates to PANAMNET no later than thirty ((30) days prior to the beginning or the quarter. Later that, PANAMNET cannot guarantee the update will be inserted



3006 N.W. 79 th Avenue Miami, Florida, 33122 Phone: (305) 406 - 0206 Fax: (305) 406 - 0209  
sales@panamnet.net

## Panamnet Enrollment Form Company Account

|         |                      |           |                      |
|---------|----------------------|-----------|----------------------|
| Company | <input type="text"/> | Contact   | <input type="text"/> |
| Address | <input type="text"/> | City      | <input type="text"/> |
|         |                      | State:    | <input type="text"/> |
|         |                      | Zip:      | <input type="text"/> |
| Phone   | <input type="text"/> | Phone/Fax | <input type="text"/> |

Select a User Name - Up to 8 letters, all lower case. Please provide a 2nd choice in case your first choice is already used. User names are often made from your first name followed by the initial of your last name.

|          |                      |            |                      |          |                      |
|----------|----------------------|------------|----------------------|----------|----------------------|
| Username | <input type="text"/> | 2nd Choice | <input type="text"/> | Password | <input type="text"/> |
|----------|----------------------|------------|----------------------|----------|----------------------|

### Billing Information

Monthly Rates: ☐ Standard (\$19,90) Setup + Unlimited Time

*For monthly invoicing - one month deposit is required.*

Payment method: Check ☐ Visa ☐ Mastercard ☐ AMEX ☐

Credit Card Number:  Exp. Date:

I hereby authorize Panamnet Inc. to charge my account monthly for the service selected above. If paying cash, please enclose check for first month service and one-time setup fees. All subscribers must sign and date this contract, acknowledging that they agree to the terms. I understand that certain accounts have hourly charges after certain number of hours have been reached.

### E MAIL

#### Additional Name

|            |                      |                      |
|------------|----------------------|----------------------|
| EMAIL NAME | <input type="text"/> | <input type="text"/> |
| Password   | <input type="text"/> | <input type="text"/> |

### Domain Name Application

|               |                      |
|---------------|----------------------|
| Domain Name   | <input type="text"/> |
| Second Choice | <input type="text"/> |

Please Provide a 2nd choice in case your first choice is already used.

*I hereby authorize Panamnet to request our Domain Name.*

Date

Name of the domain you wish to register, for example, "abc.com" (.com=commercial, profit organ.) The total length of the two-part name may be up to 26 characters. The only characters allowed in a domain name are letters, digits, and the dash. (-). A domain name cannot begin or end with a dash.

\_\_\_\_\_  
Signature

## 20 Reasons to Put Your Business on the World Wide Web

### 1. To Establish A Presence

Approximately 40 million people worldwide have access to the World Wide Web (WWW). No matter what your business is, you can't ignore it. To be a part of that community and show that you are interested in serving them, you need to be on the WWW for them. You know your competitors will.

### 2. To Network

A lot of what passes for business is simply nothing more than making connections with other people. Every smart business person knows, it's not what you know, it's who you know. Passing out your business card is part of every good meeting and every business person can tell more than one story how a chance meeting turned into the big deal. Well, what if you could pass out your business card to thousands, maybe millions of potential clients and partners, saying this is what I do and if you are ever in need of my services, this is how you can reach me. You can, 24 hours a day, inexpensively and simply, on the WWW.

### 3. To Make Business Information Available

What is basic business information? Think of the Yellow Pages ad. What are your hours? What do you do? How can someone contact you? What methods of payment do you take? Where are you located at? Now think of a Yellow Pages ad where you have instant communication. What is today's special? Today's interest rate? Next week's parking lot sale information? If you could keep your customer informed of every reason why they should do business with you, don't you think you could do more business? You can on the WWW.

### 4. To Serve Your Customers

Making business information available is one of the most important ways to serve your customers. But if you look at serving the customer, you'll find even more ways to use WWW technology. How about making forms available to pre qualify for loans, or have your staff do a search for that classic jazz record your customer is looking for, without tying up your staff on the phone to take down the information? Allow your customer to punch in sizes and check it against a database that tells him what color of jacket is available in your store? All this can be done, simply and quickly, on the WWW.

5. To Heighten Public Interest

You won't get Newsweek magazine to write up your local store opening, but you might get them to write up your Web Page address if it is something new and interesting. Even if Newsweek would write about your local store opening, you wouldn't benefit from someone in a distant city reading about it, unless of course, they were coming to your town sometime soon. With Web page information, anybody anywhere who can access the Web and hears about you is a potential visitor to your Web site and a potential customer for your information there.

6. To Release Time Sensitive Materials

What if your materials need to be released no earlier than midnight? The quarterly earnings statement, the grand prize winner, the press kit for the much anticipated film, the merger news? Well, you sent out the materials to the press with "The-do-not-release-before-such-and-such-time" statement and hope for the best. Now the information can be made available at midnight or any time you specify, with all related materials such as photographs, bios, etc. released at exactly the same time. Imagine the anticipation of "All materials will be made available on our Web site at 12:01 AM". The scoop goes to those that wait for the information to be posted, not the one who releases your information early.

7. To Sell Things

Many people think that this is the number 1 thing to do with the World Wide Web, but we made it number seven to make it clear that we think you should consider selling things on the Internet and the World Wide Web after you have done all the things above and maybe even after doing quite a few more things from this list. Why? Well, the answer is complex but the best way to put it is, do you consider the telephone the best place to sell things? Probably not. You probably consider the telephone a tool that allows you to communicate with your customer, which in turn helps you sell things. Well, that's how we think you should consider the WWW. The technology is different, of course, but before people decide to become customers, they want to know about you, what you do and what you can do for them. Which you can do easily and inexpensively on the WWW. Then you might be able to turn them into customers.

8. To make pictures, sound and film files available

What if your widget is great, but people would really love it if they could see it in action? The album is great but with no airplay, nobody knows that it sounds great? A picture is worth a thousand words, but you don't have the space for a thousand words? The WWW allows you to add sound, pictures and short movie files to your company's info if that will serve your potential customers. No brochure will do that.

9. To reach a highly desirable demographic market

The demographic of the WWW user is probably the highest mass-market demographic available. Usually college-educated or being college educated, making a high salary or soon to make a high salary, it's no wonder that Wired magazine, the magazine of choice to the Internet community, has no problem getting Lexus and other high-end marketer's advertising. Even with the addition of the commercial on-line community, the demographic will remain high for many years to come.

10. To Answer Frequently Asked questions

Whoever answers the phones in your organization can tell you, their time is usually spent answering the same questions over and over again. These are the questions customers and potential customers want to know the answer to before they deal with you. Post them on a WWW page and you will have removed another barrier to doing business with you and freed up some time for that harried phone operator.

11. To Stay In Contact With Salespeople

Your employees on the road may need up-to-the-minute information that will help them make the sale or pull together the deal. If you know what that information is, you can keep it posted in complete privacy on the WWW. A quick local phone call can keep your staff supplied with the most detailed information, without long distance phone bills and tying up the staff at the home office.

12. To Open International Markets

You may not be able to make sense of the mail, phone and regulation systems in all your potential international markets, but with a Web page, you can open up a dialogue with international markets as easily as with the company across the street. As a matter-of-fact, before you go onto the Web, you should decide how you want to handle the international business that will come your way, because your postings are certain to bring international opportunities your way, whether it is part of your plan or not. Another added benefit; if your company has offices overseas, they can access the home offices information for the price of a local phone call.

### 13. To Create a 24 Hour Service

If you've ever remembered too late or too early to call the opposite coast, you know the hassle. We're not all on the same schedule. Business is worldwide but your office hours aren't. Trying to reach Asia or Europe is even more frustrating. But Web pages serve the client, customer and partner 24 hours a day, seven days a week. No overtime either. It can customize information to match needs and collect important information that will put you ahead of the competition, even before they get into the office.

### 14. To Make Changing Information Available Quickly

Sometimes, information changes before it gets off the press. Now you have a pile of expensive, worthless paper. Electronic publishing changes with your needs. No paper, no ink, no printer's bill. You can even attach your web page to a database which customizes the page's output to a database you can change as many times in a day as you need. No printed piece can match that flexibility.

### 15. To Allow Feedback From Customers

You pass out the brochure, the catalog, the booklet. But it doesn't work. No sales, no calls, no leads. What went wrong? Wrong color, wrong price, wrong market? Keep testing, the marketing books say, and you'll eventually find out what went wrong. That's great for the big boys with deep pockets, but who's paying the bills? You are and you don't have the time nor the money to wait for the answer. With a Web page, you can ask for feedback and get it instantaneously with no extra cost. An instant e-mail response can be built into Web pages and can get the answer while it's fresh in your customers mind, without the cost and lack of response of business reply mail.

### 16. To Test Market New Services and Products

Tied into the reason above, we all know the cost of rolling out a new product. Advertising, advertising, advertising, PR and advertising. Expensive, expensive, expensive. Once you have been on the Web and know what to expect from those who are seeing your page, they are the least expensive market for you to reach. They will also let you know what they think of your product faster, easier and much less expensively than any other market you may reach. For the cost of a page or two of Web programming, you can have a crystal ball into where to position your product or service in the marketplace. Amazing.

17. To Reach The Media

Every kind of business needs the exposure that the media can bring, as we touched on in reason #5 To Heighten Public Interest, but what if your business is reaching the media, as a newswire, a publicist or a public policy group. The media is the most wired profession today, since their main product is information and they can get it more quickly, cheaply and easily on-line. On-line press kits are becoming more and more common, since they work with the digital environment of more and more pressrooms. Digital images can be put in place without the stripping and shooting of the old pressrooms and digital text can be edited and output on tight deadlines. All the these can be made available on a Web page.

18. To Reach The Education and Youth Market

If your market is education, consider that most universities already offer Internet access to their students and most K-12's will be on the Internet within the next few years. Books, athletic shoes, study courses, youth fashion and anything else that would want to reach these overlapping markets needs to be on the Web. Even with the coming of the commercial on-line services and their somewhat older populations there will be nothing but growth in the percentage of the under 25 market that will be on-line.

19. To Reach The Specialized Market

Sell fish tanks, art reproductions, flying lessons? You may think that the Internet is not a good place to be. Well, think again. The Internet isn't just computer science students anymore. With the soon-to-be 7 million and growing users of the WWW, even the most narrowly defined interest group will be represented in large numbers. Since the Web has several very good search programs, your interest group will be able to find you. Or your competitors.

20. To Serve Your Local Market

We've talked about the power to serve the world with a Web page. How about your neighborhood? If you are located in San Francisco Bay Area, the Raleigh NC area, Boston or New York, there is probably enough local customers with Web access to make it worth your while to consider Web marketing. A local Palo Alto, CA restaurant even takes lunch orders through the Internet! But no matter where you are, if the big client has Web access, you should be there too.

## THE INTERNET

# Love affair with the Net

*Latin America's web surfers  
defy low-tech obstacles*

BY KATHERINE ELLISON  
Herndon Staff Writer

**R**IO DE JANEIRO — Surfing the Internet in much of Latin America is like exploring the Space Age with tools from the Stone Age.

Imagine waiting five minutes just to get a dial tone, as is often the case in Rio, then finally signing on and looking up a World Wide Web page — 10 to 20 minutes more — only to be abruptly disconnected.

No wonder that one unhappy customer recently designed a home page titled: "I Hate Telerj" — that being the name for Rio's still-state-owned telephone system.

Visitors to the page are congratulated for having managed to arrive and are regaled with several reminders of Telerj's sins, including busy signals before one finishes dialing, busy signals when it's certain no one is on the phone, and modem connections at a speed of 4,800 baud, even for those with modems set at 28,800.

Despite striking problems of inefficiency and cost throughout this region — including saturated phone lines, Byzantine routings and antique equipment — hundreds of thousands have been signing up and signing on, in testimony to a pre-Columbian patience and a hunger for modernity defying the high-tech obstacle course.

Those factors are two of the Southern Hemisphere's best hopes of not falling too far behind North Americans in the race to get wired.

In just the past two years, for example, the number of Internet users in Brazil, whose nearly 160 million inhabitants make it potentially the hemisphere's largest market, shot up from a few thousand academic users to nearly half a million people.

"A monstrous development" is how Carlos Afonso, manager of the successful AlterNex provider in Rio, describes it.

### INTERNET TAKES OFF

A regional romance with the Net is clearly blossoming. Latin America hosts some of the world's fastest-growing networks and inspires some of the Internet's brightest bursts of creativity.

A blinking Incan mask ornaments the web page for the Peruvian Scientific Project, a rapidly growing network offering low-cost Internet access to the poor. And in Rio, Orthodox rabbi and part-time ocean surfer Nilton Bonder has written a book of musings on the mystical nature of the information superhighway.

Still, when it comes to actually using the thing, local hardships can be daunting. So far, Latin American governments have made no flagrant attempts to control access, as has happened in some Asian nations, such as China and Singapore, which require Internet users to register with the police. This region's problems have more to do with efficiency and cost.

In Argentina, for instance, two large firms — Telefonica and Telecom — hold a tempo-

rary monopoly in telecommunications, a condition of their purchase of the previously state-owned telephone firms. Their monopoly right can be extended through the year 2000. That keeps consumer costs artificially high, discouraging Internet growth, according to Jorge Amodio, head of Global Enterprise Services, an Internet backbone.

"The government says it considers the Internet an important educational resource, and it says it wants to free up the system," Amodio said. "We'll see."

In Chile, in contrast, the Internet has spread rapidly, with the country now boasting more users per capita than any other in the hemisphere. Luis Cordova, managing editor of *Interra* magazine, says Chile has nearly 600 Internet sites or hosts per million residents, versus fewer than 200 for most of Latin America, including Brazil. (The Internet Society in the United States estimates 10 Internet users per registered host.)

### MEXICAN MARKET STRONG

In Mexico, where telecommunications were privatized in 1991, the Internet has also taken off. A massive market has attracted major investments in telephone connections, while proximity to the United States has helped speed communication.

Brazil's government has been making major investments in its Internet infrastructure, installing two huge backbones or pipelines to carry the bulk of Internet traffic. Today, more than 90 cities have direct connections into at least one of the backbones. Nearly 600 companies compete to provide Internet access services.

Still, critics argue that unless Brazil's government moves more quickly to invest to modernize local service, perhaps by selling off its more than two dozen government-owned local telephone companies, potential Internet users will log off.

"The Internet is a fantastic way to enlarge people's horizons," said Rio professional photographer Romulo Fritscher, designer of the "I Hate Telerj" web page. "But the quality of the telephone lines is very poor, and that reduces people's interest."

The underlying problem for most Latin American countries — and much of the rest of the world — is what MCI's Internet expert Farooq Hussain calls the "U.S.-centric" nature of the way the Net has developed. Today, for example, if someone living in Rio wants to look at a web page in Santiago, Chile, the call has to pass through Sao Paulo, Washington, D.C., and Boston before it reaches Chile.

"Although the Internet is a global entity, it has been built, until now, mainly on the U.S. telecommunications network," Hussain said. "This put unnecessary demands on the U.S. components of the system, while hampering development of Internet hosts and access providers overseas."

### A RUSH TO COMPETE

Eyeing the hungry market, corporations are racing to find solutions.

MCI, for instance, with its new partner, British Telecom, intends to build an unprecedented international Internet infrastructure, placing nodes around the world so that traffic is no longer routed through the United States.

Some, like Brazil's Afonso, who manages an Internet service provider, fear the increasing power of commercial communications companies, which might ultimately raise prices, limiting access as government funding dries up.

"Promising Internet projects in Chile, Venezuela, Mexico and Peru are all under the onslaught of the large communications conglomerates," Afonso said.



**MONEY TRAIL**

By Rosalind Resnick

Copy: Bob Johnson  
JEAN J. NO

# FOLLOW THE MONEY

While Internet commerce is building momentum, there are certain areas and business approaches that are most successful.

**R**ECENTLY, VISA AND MASTERCARD MADE HEADLINES when they announced they had reached an agreement on a technological standard for protecting the security of electronic payments on the Internet. This encryption technology allows shoppers to make credit card purchases online without fear that their card numbers will be filched by hackers. The rival companies, reunited after parting ways last year in their development efforts, pledged that technical specifications would be published in mid-February and the software code would be offered for free shortly afterwards.

That's great news for anybody doing business on the Internet, but before you take the champagne out of the fridge and pop off the cork to celebrate the birth of big-time electronic commerce, consider this: One of the hottest things that's selling on the Internet right now is advertising—hyperlinked sponsorship banners stripped across the tops and bottoms of pages on the World Wide Web. While thousands of Internet merchants struggle to hawk goods and services in the Internet's vast virtual marketplace, savvy electronic publishers—both amateur and professional—are selling advertising to giant companies eager for a listening audience.

## CONCENTRATION OF WEALTH

Check out the numbers: In the fourth quarter of 1995, advertisers anted up a hefty \$12.4 million to buy space on Web sites, New York's Webtrack reported in its newsletter, *InterAd Monthly*. That's a faster annual clip than the \$30 million to \$40 million that the publishing and software company projected in July. Top advertisers included American Airlines, AT&T, Microsoft, Honda,

Sprint, and other blue-chip companies. Add to that the more than \$83 million that a new study by ActivMedia estimates that companies spent worldwide on Web site development, and you're talking real money. And that's not all. Forrester Research predicts that advertisers' spending for online media will soar to \$74 million this year and to more than \$2.6 billion by the year 2000.

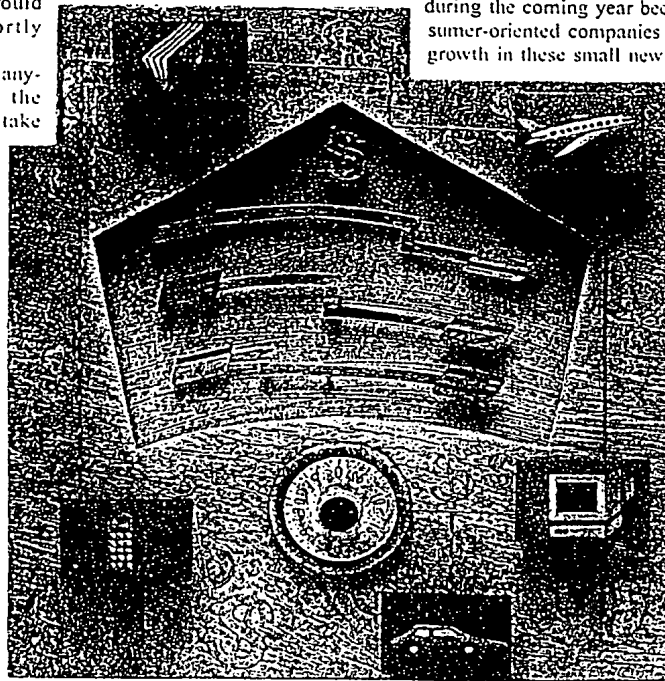
Compare this to the \$436 million in sales rung up last year for all Web commerce combined. According to ActivMedia, average sales of Web marketers are expected to decrease slightly during the coming year because of an influx of tiny consumer-oriented companies onto the Web. Because of the growth in these small new Web sites, overall mean sales

are not expected to increase significantly until 1998. To top it off, a meager two percent of Web marketers account for more than one-half of Web sales dollars, ActivMedia found.

This means that, for now, the majority of Internet revenues are concentrated among a small circle of ventures. However, the opportunity is there. On the Web, even a cash-strapped college kid can put up an e-zine or other attraction, draw a following, and start selling ads. Just look what Jerry Yang and David Filo have done with Yahoo. At the same time, I'd caution Internet entrepreneurs to think twice before hiring a bunch of reporters and cranking out an online

magazine. Despite the big dollars being tossed around for Internet advertising, the vast majority of the dollars are ending up in the pockets of a handful of big publishers.

In its survey, Webtrack found that a whopping 75 percent of the ad dollars spent on Web advertising in the fourth quarter went to only 10 companies. According to Webtrack, of the 1995 fourth-quarter total, \$4.2 million (34 percent) was spent by the top 15 advertisers, with \$6.3 million (51 percent) spent by the



## MONEY TRAIL

top 30. Much of the money—\$1.8 million of it—went to Netscape, developer of the widely used Navigator Web browser and a popular starting point for Net surfers everywhere. Webtrack found that the next three most popular sites and the number seven site were search engines—Lycos with \$1.3 million, InfoSeek with \$1.2 million, Yahoo with \$1.1 million, and WebCrawler with \$660,000 in Web ad sales. The rest, it said, were big-budget productions—Time Warner's Pathfinder with \$810,000; HotWired with \$720,000; ESPNet SportZone with \$600,000; CNN with \$594,000; and cnet with \$540,000.

Of course, these numbers need to be taken with a grain of salt. Webtrack admits that Web publishers often engage in what's known as "link exchanges" to drive traffic to one another's sites. In these cases, no money actually changes hands. What's more, Web advertisers—like advertisers in other media—often are able to obtain discounts from the publisher's posted rate card, especially if they advertise in the print edition of the publisher's magazine or buy air time on the Web publisher's TV network. Webtrack says it assumed for the purposes of its calculations that all advertisers on the sites it surveyed paid the full price quoted on the rate card.

### CONSUMER LIFT

What does the future hold? Over the coming year, I believe that Web commerce—not online advertising and Web design, but sales of actual products and services—will gain momentum as the Net becomes a safer place to do business and merchants switch from less efficient direct-response and retail distribution channels. Signs already are pointing in that direction. According to a recent survey by Yahoo, the popular Web directory service, and Jupiter Communications, a New York market research firm, nearly one-half (47 percent) of online buyers reported spending \$100 or more in the past six months, with 6 percent reporting purchases totaling \$1,000 or more. The average expenditure in the past six months came to \$235 per online buyer who responded to the survey.

Clearly, the availability of a universal standard for secure credit card transactions will speed this process along. Consider the success of Virtual Vineyards, a Los Altos, Calif., wine emporium that peddles its wares not through a bricks-and-mortar storefront but through

the Web. Since Virtual Vineyards (<http://www.virtualvia.com>) went live on Jan. 25, 1995, hundreds of thousands of visitors have surfed over to check it out and, in many cases, to buy. Although co-founder Peter Granoff won't disclose sales figures, he says that dollar and unit sales are growing at a rate of 20 percent a month.

One of Virtual Vineyards' big attractions is its secure, easy-to-use online order form. Go onto the site and access the form, and you'll find a wine list along with prices and a box that lets shoppers enter the number of bottles they want to order. What's more, Virtual Vineyards safeguards its shoppers' online credit card transactions with Netscape's Secure Sockets Layer encryption technology. This means customers don't have to worry about anyone intercepting their card numbers and loading up on Chianti. Granoff says that more than 95 percent of its orders are fulfilled online—even though the company gives shoppers the option to order by fax or phone.

Of course, online transactions account for only part of the growth in Internet commerce. Many merchants are finding that Web sites serve to drive customers to their real-world storefronts as well. That has been the experience of The Chocolate Factory, a candy store run by the Spindler family of rural Bucks County, Pa. In September 1994, the Spindlers made the leap into cyberspace—setting up shop on the World Wide Web with the aim of reaching millions of customers around the globe. The company's Web site (<http://mmink.com/mmink/dossiers/choco.html>) features not only clever descriptions of its products but mouth-watering pictures as well. Karen Spindler, who manages the store and wrote the ad copy for the site, says the eight-person company has received more than 1,000 orders from the Internet so far.

"We've shipped chocolate all over the world—even to the outback in Australia," she said. "We'd never be able to afford this kind of international distribution without the Internet."

The Spindlers' online store has generated some unexpected benefits, too. Located in rural Trumbauersville, Pa., Ann Hemyng Candy Inc. (the corporate name of The Chocolate Factory) doesn't ordinarily attract much walk-in traffic. But that has begun to change now that the company has put up a virtual storefront on the Web. "I just e-mailed a woman in

Rochester, N.Y., who's on vacation in the Poconos and wants to visit the store," Spindler said. Once customers walk in the door and smell the goodies inside, it's hard to walk out without making a purchase—unlike the Web site where visitors often surf on by without plunking down their plastic.

### SECRET OF SUCCESS

A company doing business on a larger scale is Auto-By-Tel (<http://www.autobytel.com>), which bills itself as "the largest and most comprehensive automotive program designed to help consumers buy cars on the Internet." Launched in January 1995, Auto-By-Tel generated more than 50,000 requests for information in its first nine months in operation, resulting in more than \$300 million worth of new car sales. Some of the more than 1,100 participating dealers experienced a purchase rate of more than 70 percent from inquiries generated through the service. Traffic to the site has mounted steadily, and the people at Auto-By-Tel say they are fielding requests at a rate of 500 a day.

The secret of Auto-By-Tel's success is its low prices and "no hassle, no haggle" purchasing system. Participating dealers receive special training in customer service and agree to make their cars available to Auto-By-Tel customers at discount prices. Car buyers, for their part, are asked to make only one vehicle request and to specify exactly which model they wish to purchase. Once a shopper submits his or her request online, Auto-By-Tel forwards it to a participating dealer who contacts the potential customer with a wholesale price within 48 hours. The customers love it and are voting their satisfaction with their wallets.

According to the Jupiter survey and others, the number-one feature that Web surfers look for when they shop is convenience. Clearly, the easier Web merchants can make the online shopping experience, the more shoppers will reach for their mouse instead of their car keys. ■

*Rosalind Resnick ([rosalind@netcreations.com](mailto:rosalind@netcreations.com)) is president of NetCreations, Inc., a Web design and software company in Brooklyn, N.Y. She also is the co-author of The Internet Business Guide (S.A.M.S., 1995) and editor and publisher of Interactive Publishing Alert, a twice-monthly newsletter tracking trends and developments in online publishing.*

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### PAVILIONS

Microsoft Partner Pavilion ..... page 34  
View the next wave of applications, custom solutions and hardware platforms from some of Microsoft's leading partners, including Windows NT, ActiveX, DCOM, Microsoft Internet Explorer 4.0 and more.

Netscape Partner Pavilion ..... page 34  
It's the place to see the newest products to build upon the world's #1 browser and intranet server technology.

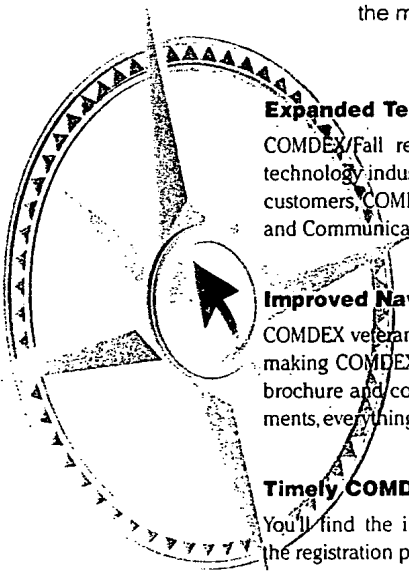
Catch the  
Keynotes:

Bill Gates,  
John Chambers,  
Eckhard Pfeiffer  
and other  
leaders

# COMDEX/FALL WHAT'S NEXT FOR YOU.

We asked COMDEX attendees like you how we can provide the most helpful information before and during the event.

## Here's what you asked for:



### Expanded Technology Focus

COMDEX/Fall remains the premier business-to-business event for the information technology industry. To "officially" recognize critical new directions and markets for our customers, COMDEX adds two new technology focuses: Digital Consumer Technologies and Communications.

### Improved Navigational Tools

COMDEX veterans will tell you that preparation — and comfortable shoes — are key to making COMDEX work for you. We'll give you the tools you need, beginning with this brochure and continuing online. From dedicated technology areas to on-site enhancements, everything is designed to help you zero in on your areas of interest.

### Timely COMDEX Travel Services

You'll find the information you need to make arrangements on the reverse side of the registration page (in the center of this brochure) or online. Hotels fill up fast during COMDEX week, so take advantage of COMDEX Travel Services now. We'll book your hotel accommodations on a first-come, first-served basis. We've also made arrangements with United Air Lines, the official U.S. airline of COMDEX/Fall, to offer special rates to COMDEX attendees beyond regular promotional fares. Savings on rental cars and international travel, too. *Most important, the earlier you book, the better we're able to accommodate your hotel request.*

### More Comprehensive Conference

There are more reasons than ever to participate in the industry's leading educational program. To accomplish more during your time in Las Vegas, we've added the COMDEX Conference Club for every conference attendee: a VIP Lounge, featuring faxing, copying and e-mail equipment, and relaxation facilities; special registration desk on-site; and access to conference proceedings online from any sessions. The Conference Hotline and [www.comdex.com](http://www.comdex.com) also provide updated conference information right up to opening day.

### Online Registration and Information

Record numbers of attendees are turning to the COMDEX Web site to register. We've worked to make the information more current and complete, and to make the registration process faster and more user-friendly. Check it out on [www.comdex.com](http://www.comdex.com).

# THE CONFERENCE:

*Strategic Knowledge Is Power.*

Just as the COMDEX exhibit floor is the premier launching pad for new products, so is the conference the premier platform for new ideas, strategies and solutions. The insights, comparisons, evaluations and advice you need to make technology work for your business and organization. You'll find it in the conference program: from the desktop to groupware and shared applications...to the corporate network...to the ultimate enterprise. It's all there in more than 90 sessions, PowerPanels and SuperSessions.

|   |             |
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**NEW!**  
FOR 1997!



# The COMDEX/Fall '97 Conference

**It's critical to your business.**

Your job and your company are counting on it.

Get a handle on it.

**The industry's hottest issues.**

**The front lines of the technology debates.**

The COMDEX Conference delivers the answers to you. Understand the battle for the soul of Java. Deploy Windows NT effectively. Profit from electronic commerce. Make a difference with multimedia. Be effective with mobility.

**Look for the HOT button next to sessions that span these prominent Technology Conference themes:**



**Web-Based Multimedia** — Thanks to the Internet and improved server and database performance, the opportunities to exploit Web-based multimedia are vast. But what is the value quotient and how can you maximize the potential of Web-based multimedia in your organization?



**Component-Based Application Development** — Components are changing the way applications are designed, developed and implemented — especially in the world of Web-enabled and network-based application development. How should you make the switch from traditional procedural languages to components, what will be the impact of Java and ActiveX, and what tools are available right now?



**Mobile Computing** — As PCs continue to shrink in size and grow in power, more road warriors are demanding total access. What issues must you cope with as you empower a mobile workforce in your organization? What is its impact on your applications, databases, networks and support resources?



**Server Applications** — A new breed of servers are running today's network-centric applications and operating systems, handling the demands of distributed computing, and storing and delivering data across the enterprise and beyond. How can you harness their power for your business solutions?



**The Nets Mean Business** — E-commerce is just the beginning of Net exploitation as companies are looking to leverage their public and private networks for real business-to-business connectivity. What are the infrastructure issues? To what extent should the Nets drive your business decisions?

## CONFERENCE CLUB A NEW VIP Service for Our Conference Attendees

Your conference registration automatically enables you to become a member of the *COMDEX Conference Club*, an exclusive environment where you can relax and network with your peers. Club members can also take advantage of these valuable perks:

**Dedicated Conference Shuttle Buses** running between all conference locations and the Las Vegas Convention Center — *no more lines!*

**An Exclusive VIP Lounge** with communications facilities and access to refreshments — right on the show floor!

**Access to Our VIP Lounge Concierge**, who can help you get wherever you want to go in Las Vegas!

From servers to desktops to telecommunications, consumer technologies or cyberspace — make the COMDEX/Fall Conference part of your agenda. Because how you use technology is as important as what technology you use.

# Year Begins"

## COMDEX/Fall '97 Conference Package

### Information Passport \$895

Includes admission to all COMDEX conferences, the COMDEX Venture Forum, the COMDEX Technology Conference, InFocus International Marketing Forum, Communications, Telecommunications, Converging Channels Program, Keynotes, PowerPanels, SuperSessions and exhibits.

### Two-Day Technology Conference \$695

Includes admission to Keynotes, PowerPanels, SuperSessions and the Technology Conference for two days and exhibits.

### One-Day Technology Conference \$595

Includes admission to Keynotes, PowerPanels, SuperSessions and the Technology Conference for one day and exhibits.

### COMDEX InFocus \$495

Includes admission to InFocus sessions, PowerPanels, SuperSessions and exhibits.

### International Marketing Forum \$195

Includes admission to the Forum, Keynotes, PowerPanels, SuperSessions and exhibits.

### Converging Channels Program \$195

Includes admission to Converging Channels sessions, Keynotes, PowerPanels, SuperSessions and exhibits.

### EXPO COMM Communications \$695

Includes admission to Communications, IT Infrastructure Solutions sessions, Keynotes, PowerPanels, SuperSessions and exhibits.

### COMDEX Venture Forum \$1295

Produced in association with *The Red Herring*. Includes admission to all COMDEX conferences, including Technology Conference, InFocus, International Marketing Forum, Communications, IT Infrastructure Solutions, Converging Channels Program, Keynotes, PowerPanels, SuperSessions and exhibits.

## COMDEX International Marketing Forum

SOFTBANK COMDEX Inc., International Data Corporation and Channel Tactics invite you to expand your business internationally. You will find the forum valuable whether you are an experienced exporter looking to broaden your distribution channels or are new to the international marketplace, and you will learn exciting new marketing ideas while being exposed to the realities of going global.

This forum is for CEOs, presidents, vice presidents, country managers, product directors, channel managers and others interested in transacting international business. Our experts will be of interest to companies providing computer hardware and software, consulting services, systems integration, education and training, OEM, distribution, and most other high-technology products and services.

### Going into . . . Europe, Latin America and Asia/Pacific

- To get a balanced picture of the international market the expert analysts at IDC bring you up-to-the-minute market information for each region, focusing on business, market, regulatory and cultural trends. This is where you can learn who's buying what, where and from whom. From market size to hot technology forecasts, IDC will give you the data to identify the best markets for your business and products.
- Joining IDC will be an executive from an established company that has actually gone into each market. You will learn the lessons of their international start-up — what they tried first, what succeeded and what didn't, why they did what they did and more.

### Selling Successfully into the North American Market

The world's largest, most exciting and most challenging technology market is always looking for new products, new technology and new solutions — and doesn't care where they come from! But if you are not completely familiar with how to do business in the U.S., your fantastic products and services will NEVER reach the customer! Join the experts from Channel Tactics as they provide both the strategic and tactical insights you need to support your entry into the North American market.

NEW FOR 1997!

- **The North American Distribution Alternatives:** Do you go it alone? Should you find a partner, or would an agent or representative better serve your needs? Do you license your product? How much will it cost? How do you determine if your product will be competitive in the North American market? Where do you go for advice and help?
- **How Does the North American Market Work? (Part 1):** Your success depends on getting your products and customers together. Part 1 will focus on the "tactical" realities of the North American market. Which segments — corporate, SBC, home, consumer — are right for you? What channels — distributors, dealers, VARs, VADs, mass merchants — do you attack? Do you hire or rent a sales team? How do you price and what are the discounts (T&Cs) the channels expect?
- **How Does the North American Market Work? (Part 2):** How much do you have to budget for market success? What kinds of marketing and merchandising will you have to do? What types of packaging are expected? How about "usability" and "compatibility" testing? How do you handle technical support? How do you win product reviews? How many full-time staff members do you hire, and what can be "outsourced"?

### COMDEX INTERNATIONAL MARKETING FORUM SCHEDULE

|   |
|---|
| <b>12noon Luncheon and Keynote</b>  |
| <b>BREAKOUT SESSIONS</b>  |
| <b>1pm Europe</b><br>Michael Crenna, Program Manager,<br>European IT Markets Center, IDC  |
| <b>1pm The North American Distribution Alternatives</b><br>Bruce Fredrickson, President, Channel Tactics<br>Mark Walton, Senior Vice President, Channel Tactics     |
| <b>2pm Latin and South America</b><br>Paul Pastore, Group Vice President,<br>Latin America Research, IDC<br>Henry Moody, President and Founder, Panamax             |
| <b>2pm How Does the North American Market Work? (Part 1)</b><br>Bruce Fredrickson, President, Channel Tactics<br>James Daly, Senior Vice President, Channel Tactics |
| <b>3:15pm Asia</b><br>Philippe de Marillac, Senior Vice President,<br>Worldwide Research, IDC   |
| <b>3:15pm How Does the North American Market Work? (Part 2)</b><br>Jeff Wiss, President, International PC Business  |
| <b>PLENARY</b>  |
| <b>4:30pm The Wrap-Up: Building an Action Plan</b><br>Nancy Lowe, Vice President International Marketing,<br>SOFTBANK COMDEX Inc.                                   |
| <b>5pm Reception</b>  |

Admission to the COMDEX International Marketing Forum is FREE with EITHER a COMDEX Conference Information Passport or COMDEX Exhibitor badge.

REGISTER ONLINE [www.comdex.com](http://www.comdex.com)

COMDEX INTERNATIONAL MARKETING FORUM

# Conference Schedule

## sunday, november 16

|                      |  |
|----------------------|--|
| 12noon – 5:00pm      | <b>International Marketing Forum</b>   |
| Time to be announced | <b>Twilight Keynote Address: Bill Gates, Chairman and CEO, Microsoft Corporation</b> |

## monday, november 17

|                   |  |
|-------------------|--|
| 9:00am – 10:00am  | <b>Keynote Address: Eckhard Pfeiffer, President and CEO, COMPAQ Computer Corporation</b> |
| 10:30am – 11:45am | <b>SuperSession: High-Tech Show 'n' Tell — Web Superstars</b>                            |

|  |  |  |
|--|--|--|
| <b>COMDEX InFocus</b>                                |  |  |
|  | <b>12:30pm – 1:45pm</b>  | <b>2:15pm – 3:30pm</b>   |
| <b>Thought Leaders Forum</b>                         | Push Technology: Paradigm or Waste of Time?                        | Security Technologies: Practicing Safe Computing                                 |
| <b>Industry Insights: Follow the Leaders</b>         | Company Panel #1: The Internet                                     | Company Panel #2: Anytime, Anywhere Computing                                    |
| <b>Entrepreneurs Forum</b>                           |  |  |
| <b>Technology Promises versus Business Realities</b> | The Total Cost of Ownership Challenge                              | Taking the Net to the Next Level   |
| <b>Technology Conference</b>                         |  |  |
|  | <b>12:30pm – 1:45pm</b>  | <b>2:15pm – 3:30pm</b>   |
| <b>The Nets</b>                                      | Migrating Existing Client/Server to Intranets                      |  |
| <b>Mobile and Wireless</b>                           | Mobile Computers — Choices and Trade-Offs                          | Wireless Data Alternatives   |
| <b>IT Management</b>                                 |  | Mining Customer Gold — Databases, Marts and Warehouses                           |
| <b>Next-Generation Networking</b>                    | xDSLs to the Rescue: Extending the Life of Twisted Pairs           | Net Access Alternatives: What's Right for You?                                   |
| <b>Consumer Technologies for Business</b>            | Advances in Digital Video Technology                               | PC-TV and Web TV: Where and How Is It Unfolding Today?                           |
| <b>The Converged Desktop</b>                         | The New Desktop Philosophy: Browser? Or Suite?                     |  |
| <b>Web Development and Design</b>                    | Online Multimedia Development: Deploying Web-Based Content         | Building Dynamic Web Sites   |
| <b>Developers Tool Watch</b>                         |  | Developing ActiveX Controls (And the Tools to Do It!)                            |
| <b>Communications: IT Infrastructure Solutions</b>   |  |  |
|  | <b>12:30pm – 1:45pm</b>  | <b>2:15pm – 3:30pm</b>   |
| <b>Communications Fundamentals</b>                   | Part 1: Technology Basics  | Part 2: Public Communications Infrastructure                                     |
| <b>Enterprise Solutions for the Knowledge Age</b>    | Broadband Architectures in the Local Loop: High-Speed Applications | Voice over Frame Relay, ATM and the Internet: Solutions for Voice Communications |
| <b>Converging Channels Program</b>                   |  |  |
|  | <b>12:30pm – 1:45pm</b>  | <b>2:15pm – 3:30pm</b>   |
|  | The Channel Becomes the Manufacturer                               | Selling via the Web  |
|  | Electronic Commerce  | New Distribution Channels  |
| 4:00pm – 5:15pm                                      | <b>PowerPanel: Insights from Insiders — COMDEX Crystal Ball</b>    |  |

## tuesday, november 18

|                   |  |
|-------------------|--|
| 9:00am – 10:00am  | <b>Keynote Address: John T. Chambers, President and CEO, Cisco Systems, Inc.</b>         |
| 10:30am – 11:45am | <b>SuperSession: High-Tech Show 'n' Tell — Network Computers: Let's See What's Real!</b> |

|  |  |  |
|--|--|--|
| <b>COMDEX InFocus</b>                                |  |  |
|  | <b>12:30pm – 1:45pm</b>                              | <b>2:15pm – 3:30pm</b>   |
| <b>Thought Leaders Forum</b>                         | Is Software Really Getting Better?                   | Selling It on the Net: The Future of Electronic Commerce   |
| <b>Industry Insights: Follow the Leaders</b>         |  |  |
| <b>Entrepreneurs Forum</b>                           | How Does a Web Venture Raise Money?                  | Technology, Operations and Marketing: How to Strike a Balance                                    |
| <b>Technology Promises versus Business Realities</b> | How to Avoid the Chaos of Convergence                | Reach Out and Leverage Your Customers  |
| <b>Technology Conference</b>                         |  |  |
|  | <b>12:30pm – 1:45pm</b>                              | <b>2:15pm – 3:30pm</b>   |
| <b>The Nets</b>                                      | Securing Today's Information Networks                | Web Productivity Performance Analysis  |
| <b>Mobile and Wireless</b>                           | Location-Independent Communications                  | Wireless Broadband Services  |
| <b>IT Management</b>                                 | Intranets — Optimizing Your Knowledge Infrastructure |  |
| <b>Next-Generation Networking</b>                    |  | Network Protocols for Next-Generation Applications: Multicasting, Quality of Service, RSVP, Etc. |
| <b>Consumer Technologies for Business</b>            | Smart Phones versus HPCs                             | Digital Video Disk   |
| <b>The Converged Desktop</b>                         | PCs and NCs: Cost and Functionality                  | Innovations in Collaboration Technologies and Techniques   |
| <b>Web Development and Design</b>                    |  |  |
| <b>Developers Tool Watch</b>                         | Java, Visual J++ and Java Beans                      | Creating Flexible Enterprise Applications: Options and Alternatives                              |

For conference program fees, see registration form. Conference schedule is subject to change. Seating accommodations are on a first-come, first-served basis.

**tuesday, november 18 (continued)**

|  |  |  |
|--|--|--|
| <b>Communications: IT Infrastructure Solutions</b>   | <b>12:30pm - 1:45pm</b>                  | <b>2:15pm - 3:30pm</b>   |
| <b>Communications Fundamentals</b>   | Part 3: Wide Area Networking Today       | Part 4: The Broadband Infrastructure — Next-Generation Network Solutions |
| <b>Enterprise Solutions for the Knowledge Age</b>  | The Integration of Switching and Routing | Advance Wireless Networks: Emerging Technologies and Systems             |
| <b>Converging Channels Program</b>   | <b>12:30pm - 1:45pm</b>                  | <b>2:15pm - 3:30pm</b>   |
|  | The Value-Added Channel Frenzy           | Internet Sales and Retail  |
|  | Meet the New Internet VAR                | Technical Support for Consumer Electronics                               |
| 4:00pm - 5:15pm <b>PowerPanel: Insights from Insiders — The COMDEX Towne Meeting: Late-Breaking News</b> |  |  |

**wednesday, november 19**

|   |   |  |
|---|---|--|
| 9:00 - 10:00am  | <b>Keynote Address</b>  |  |
| 10:30am - 11:45am   | <b>SuperSession: High-Tech Show 'n' Tell — Now Playing at a PC Near You</b> |  |
| <b>Technology Conference</b>  | <b>12:30pm - 1:45pm</b>   | <b>2:15pm - 3:30pm</b>   |
| <b>The Nets</b>   | Web Costs and Benefits  | Push Broadcasting via the Internet/Intranet  |
| <b>Mobile and Wireless</b>  | Wireless Computing and Enterprise Systems                                   |  |
| <b>IT Management</b>  | Building a Corporate Learning Environment                                   | Internet, Intranet, Extranet — Maximizing Value and Reducing Risk                    |
|   | Multiprocessing and Clustering — Power or Promise?                          |  |
| <b>Next-Generation Networking</b>   | Management Tools for the Intranet   | Competing Architectures for Next-Generation LANs: VLANs, IP and Multilayer Switching |
| <b>Consumer Technologies for Business</b>   |   | Multimedia Computing and Entertainment   |
| <b>The Converged Desktop</b>  |   | Groupware Platforms: Constellation versus Domino versus Exchange versus GroupWise    |
|   |   | Desktop Integrated Telephony   |
| <b>Web Development and Design</b>   | Web Site Steroids: Easy Tips for Mondo Sites                                | Enhancing Web Sites with Objects: ActiveX, Java and CORBA                            |
|   | Secrets of Winning Web Design   |  |
|   | Voice and Video on the Internet   |  |
| <b>Developers Tool Watch</b>  | Objects and Components: A Pragmatic Look                                    | Developing Applications for 3-D  |
|   |   | Developing an NT-Focused Application: Architecture                                   |
| <b>Communications: IT Infrastructure Solutions</b>                                  | <b>12:30pm - 1:45pm</b>   | <b>2:15pm - 3:30pm</b>   |
| <b>Communications Fundamentals</b>  | The Internet Infrastructure   | The LAN Evolution: Trends in High-Speed LANs and Gigalnets                           |
| <b>Enterprise Solutions for the Knowledge Age</b>                                   | Next-Generation Internets   | Networked Interactive Multimedia: A Day in the Life of the Future                    |
| <b>Converging Channels Program</b>  | <b>12:30pm - 1:45pm</b>   |  |
|   | The Blurring Line between Consumer Electronic and Computer Companies        |  |
|   | The \$1,000 PC: Holy Grail or Fantasy?                                      |  |
| 4:00pm - 5:15pm <b>PowerPanel: Insights from Insiders — The Intranet Revolution</b> |   |  |

**thursday, november 20**

|  |   |   |
|--|---|---|
| 9:00am - 10:00am                                   | <b>PowerPanel: Insights from Insiders — More Bandwidth for Less Money</b> |   |
| <b>Technology Conference</b>                       | <b>10:15am - 11:15am</b>  | <b>11:30am - 12:30pm</b>                          |
| <b>The Nets</b>                                    | Web Multimedia Delivery Options   |   |
| <b>Mobile and Wireless</b>                         |   | Putting Wireless in Perspective                   |
| <b>IT Management</b>                               | E-Commerce over the Internet  | Preparing Your PC-Based Network for the Year 2000 |
| <b>Next-Generation Networking</b>                  | Is a GigaLAN in Your Future?  | Video Networking Comes of Age                     |
| <b>Consumer Technologies for Business</b>          | Digital Photography and the Digital Darkroom                              |   |
| <b>The Converged Desktop</b>                       |   | The Future of the Multimedia Desktop              |
| <b>Web Development and Design</b>                  | Putting Digital Video on Your Web Site                                    |   |
| <b>Developers Tool Watch</b>                       |   | Planning for Microsoft Transaction Server         |
| <b>Communications: IT Infrastructure Solutions</b> | <b>10:15am - 11:15am</b>  | <b>11:30am - 12:30pm</b>                          |
| <b>Communications Fundamentals</b>                 | Wireless Network Solutions  | ATM versus Internet ISA                           |
| <b>Enterprise Solutions for the Knowledge Age</b>  | Planning for Gigabit Ethernet   |   |

## SuperSessions and PowerPanels

COMDEX/Fall is about discovering new technologies and gaining the most up-to-date industry news in an informative and entertaining manner. These special sessions — the PowerPanels and SuperSessions — combine all of these elements to bring you some of the most exciting, interesting and enjoyable events at COMDEX/Fall.

These are not-to-be-missed events that are occurring at Comdex/Fall, Exhibits Hall and COMDEX/PowerPanel from 1997.

### SuperSessions: High-Tech Show 'n' Tell

As entertaining as they are informative, SuperSessions will take you beyond discussions on industry issues and technologies, into the world of high-tech show 'n' tell. This year, we have zeroed in on three topical areas where technology has the power to change the way we think of networked information and entertainment.

monday 10:30am - 11:45am

#### Web Superstars



**CHAIR: Bruce Fredrickson**  
President, Channel Tactics

Web superstars are the individuals who are revolutionizing the World Wide Web. They are creating the Web sites, the Web tools and the Web businesses that will integrate the Web into the everyday life of everyone — not just the computer elite. Some are creating tools to make the Web a more vibrant visual and auditory experience. Some are creating new ways to make use of the Web as an information, entertainment or commerce delivery vehicle. Others are creating new ways to compress information or to widen the "pipes" to deliver more content faster. We have chosen just four of these superstars to both show us and explain to us how what they are doing will change the way we use the Web forever.

tuesday 10:30am - 11:45am

#### Network Computers: Let's See What's Real!



**CHAIR: John Gantz**  
Senior Vice President, Personal Systems,  
Electronic Workplace Technologies and Services,  
International Data Corporation

Since 1995, when Larry Ellison claimed that the network computer (NC) would motivate users to abandon their PCs in favor of the NC, the concept has won support from many powerful computer companies. Now, two years

later, NCs are just hitting the streets, and never have they been a hotter topic of conversation — or more confusing. What will cause companies to abandon current desktop systems in favor of NCs? Which markets are ready to adopt NCs, which are not? What tasks are appropriate for them? What is the difference between the various vendors' versions? How do costs to own NCs compare to costs to own PCs? Which technologies will enterprise NCs displace? And what are early users experiencing in terms of benefits and problems? Are the payoffs there? In this high-tech show 'n' tell, you will see for yourself what NCs from several of the large players can do and how customers are deploying them, as well as be briefed on insights based on a major research initiative conducted by International Data Corporation.

wednesday 10:30am - 11:45am

#### Now Playing at a PC Near You

**CHAIR: Claude Leglise**  
Vice President, Media Group, Intel Corporation

It won't be long before the traditional PC market is augmented by PC-TV/Web TV devices that will soon deliver new forms of interactive entertainment into living rooms across America.

With the brightest minds in both the IT and entertainment industries coming together to realize its entertainment potential, the PC is fast becoming a recognized medium capable of delivering a wide range of compelling (not to mention lucrative) content alternatives to the masses. This SuperSession will feature exciting demonstrations of the very latest in PC-TV technology.

### Our Distinguished Advisory Board



A consultant focusing on interactive media and portable computing, **Tim Bajarin** is recognized as a leader in strategic planning for some of the world's top firms. His byline is also recognized in the most widely read IT magazines.



Industry pundit **Cheryl Currid** works with emerging technology and forecasts its impact on home and workplace markets. Her correct calls have earned her an unparalleled record as a trend forecaster.



**Daniel Dem** has been writing, speaking and consulting on the role and value of Internet technologies and the Internet for businesses, and strategies for implementing them, for over a decade.



**John Dodge**, a news journalist for 21 years, is editor of *PC Week*, where he is responsible for *PC Week* print and online news coverage. He also serves as vice president of news for Ziff-Davis, Inc., working on company-wide news projects for Ziff-Davis, including *20Net News*.



As president of Communications Networks Architects, Inc., **Frank Dzuback** has significant experience in the networking of distributed and decentralized computer systems with the digital communications marketplace.



**Bob Faletra** is the editor-in-chief of *Computer Reseller News* and vice president and editorial director of the Channel Group, CMP Media. He has spent the past 19 years covering the evolution of the IT industry from both a business and a technology perspective.



**Bruce Fredrickson**, president of Channel Tactics in Boulder, Colorado, is one of the leading consultants in the computer industry, specializing in launching software and hardware products into the consumer and business channels.



**Paul Gillin**, editor of *Computerworld*, has 15 years of experience writing about technology as a reporter and editor for *Computerworld* and *PC Week*.

## PowerPanels: Insights from Insiders

*PowerPanels focus on the industry — its technologies and directions. They feature top executives from the companies that are moving the industry. PowerPanels provide an opportunity to hear firsthand their vision of technology and its impact on you, their customers.*

monday 4:00pm - 5:15pm

### COMDEX Crystal Ball



**CHAIR: Mark Tobbe**  
President, Founder and CEO, Lante Corporation

Here today, gone tomorrow? As we have quickened our product cycles, failure rates have also grown. This PowerPanel takes a hard look at key trends in today's IT industry. Which are here to stay, and which are likely to be gone before you can say "PDA"? Also, what will be the next big technology to capture our attention? Come join this illustrious and insightful panel, which comprises industry leaders, analysts and editors, as we look at the IT industry five to seven years out.

tuesday 4:00pm - 5:15pm

### The COMDEX Towne Meeting: Late-Breaking News



**CHAIR: Howard Anderson**  
Managing Director, The Yankee Group

By the end of the year, nearly \$5.8 billion in new venture capital funds will be invested in new technologies — the best technical minds in the industry are aimed here. This, plus the fact that the IT industry is in a constant state of flux (companies are merging, changing, finding strategic partners, etc.), means that come November we will be talking about events and products that do not even exist today. At the COMDEX Towne Meeting you will hear about the latest-breaking industry news and learn what the implications are to the industry, the users and the channel by participating in a lively and informative polling process. What will be the hot news? How strongly will we agree or disagree about the implications? Who will our panelists be, and how will they respond to your opinions? What conclusions will we reach? Stay tuned...we will watch carefully as events unfold, and announce many of the news items and our panelists late this summer.

wednesday 4:00pm - 5:15pm

### The Intranet Revolution



**CO-CHAIR: Judith Hurwitz**  
President and CEO, Hurwitz Group, Inc.

**CO-CHAIR: Ira Sager**, Department Editor, *Business Week*

With the Internet well-established as a key part of the networking infrastructure, organizations are turning toward intranets and all of their promises to bring real business value and ROI to the enterprise. However, questions remain. Will the intranet provide a long-awaited convergence between client/server, desktop and mainframe applications? Are intranets, extranets and virtual private networks the keys to leveraging the technology the Internet offers today, or is their day in the sun several months/years off? This PowerPanel will bring together leaders in the intranet revolution to discuss whether or not the intranet is the answer business has been waiting for.

thursday 9:00am - 10:00am

### More Bandwidth for Less Money



**CHAIR: John Gallant**  
Editor-in-Chief, *Network World*

Put aside the acronyms and the hype. In this special panel presentation, *Network World* brings together top executives from the nation's leading carriers and ISPs to find out just exactly how they plan to deliver more bandwidth to you for less money. You've heard about DSL, cable modems, satellites, ISDN and wireless, but no one knows which of these technologies — if any — will win out in the market. We'll pin the telecom top dogs down on their plans and institute a special no-jargon rule. All references to "level playing fields," "proposed rulemakings," "information superhighway," Judge Greene or Al Gore, "14-point competitive checklists" and other industry slang will be banned in favor of clear, declarative statements of direction.



An internationally acclaimed telecommunications educator and consultant, **Lili Goleniewski** is founder and president of the LIDO Organization, Inc., a leading provider of telecommunications education and strategic consulting services. She is also the author of numerous reference manuals on telecommunications technologies and networks.



**Tom Henderson** is senior vice president of engineering for Unitel, Inc., an Indianapolis-based communications integrator. He is also a columnist for and consultant for several international publications on network integration and management topics.



**Judith Hurwitz** is president and CEO of Hurwitz Group, Inc., a management consulting firm that provides strategic counsel on the business use of distributed software technology. Hurwitz Group helps business executives assess, integrate and apply advanced technologies to maximize their companies' growth.



**Rick Inatome** is chairman of Inacom Corporation, one of the *Fortune* 500 largest companies in the U.S. (1996 ranking: 436). He is known as a progressive thinker and business visionary. He has shared his views on the future of technology with audiences around the world and is the recipient of numerous industry and business awards.



**Craig Mathias** is a principal with Farpoint Group, an advisory and systems-integration firm specializing in emerging communications technologies — wireless networking, mobile computing, the Internet and multimedia.



**Thornton May** is a therapist to CIOs, exterminator of charlatans and guru specializing in creating high-intellect, high-energy and high-impact shared spaces to solve important problems.



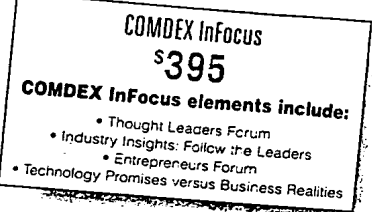
**Mitch Ratcliffe** is principal of InternetMedia Strategies, a business development and consulting firm. He is also the editor and publisher of *Digital Mec*, a leading newsletter on emerging technologies and business opportunities in the networked economy.



**Larry Yokell** is an acclaimed convergence networking analyst with expertise in the telephone, cable TV, DBS, multimedia and Internet industries.



*If you are a busy IS or management executive, this special conference will deliver the information you need to make key decisions for your organization. Our experts will highlight where the industry is going, the companies and technologies driving it, how it will get there and what the implications are for your organization. COMDEX InFocus is not about technology per se — it is about trends, directions, key players and winning strategies. COMDEX InFocus puts technology in focus by putting the industry in focus.*



## Thought Leaders Forum

Produced in cooperation with



*Most technology "voyages of discovery" replicate fourteenth-century Viking visitations to the geographic new world (i.e., go, see, return home telling great stories, change nothing). The vast majority of companies, no matter how much their processes have been redesigned, reinvented or reengineered, are still structured along nineteenth-century lines. The technologies entering organizations today mandate fundamental structural and behavior change. You must service your customers how they want, when they want and where they want, at prices they want. Our extended technology adolescence is over.*

*In the following sessions you will hear true "thought leaders" — analysts, CIOs, technologists, consultants and practitioners — examine four hot technologies that must be understood by today's management teams. Which ones would they bet their money on?*

**monday 12:30pm - 1:45pm**

### Push Technology: Paradigm or Waste of Time?

**CHAIR: Lee Dingle**, Worldwide Director, Electronic Commerce and Interactive Media, Cambridge Technology Partners

The science of intelligence management (psychometrics) is being replaced by a new discipline — focumetrics (the science of attention management). The power to arrest attention and stimulate the imagination is no longer an advertising style point — it is a key element of survival in our wired economy. People's attention is the new competitive high ground. Push technology lets people have information sent to them rather than having to "pull" the material to them via "clicks" or interactive signaling. Join leading theorists and practitioners who examine the technology choices and key players associated in the migration to the hottest and newest space in the cyber jungle.

**monday 2:15pm - 3:30pm**

### Security Technologies: Practicing Safe Computing



**CHAIR: Jeff Moss**, President, DEF CON Communications

Corporations worldwide spent \$6.4 billion on computer security last year. Security wizards contend that most of that money was not spent wisely. Rather than being deterred by firewalls, uninvited consumer enthusiasts (aka hackers) view firewall-like point solutions as the crunchy outside to a tasty cybersnack. Corporations around the world need to get out of the denial stage and come to grips with the new world of security-challenged systems. Hear the people who know talk about practical solutions.

**tuesday 12:30pm - 1:45pm**

### Is Software Really Getting Better?



**CHAIR: Thornton May**, Vice President, Cambridge Technology Partners

The future of software? Increasingly, software consumers are taking on the characteristics of information consumers (quick to change channels, switch stations or cancel their cable service if they are dissatisfied with quality). People have choices. Dimensions of procurement analysis have migrated beyond features and functions and now focus on implementation realities and day-to-days — proper billing mechanisms and guarantees of quality service. Join visionaries as they discuss the right qualities of New Age software.

**tuesday 2:15pm - 3:30pm**

### Selling It on the Net: The Future of Electronic Commerce



**CHAIR: Paul Gillin**, Editor, Computerworld

One thing's for certain: Business transactions are moving to the Internet. The only questions now are how fast electronic commerce will take off and how big the phenomenon will be. This session examines the promise and problems of selling goods on the Net. How quickly will the consumer market develop? Are security problems a killer? What kinds of businesses will move most quickly to the Internet? Will traditional distribution channels become more or less important? What are the opportunities to create a closer bond with customers through an Internet "community"? What businesses will go out of business?

## Industry Insights: Follow the Leaders

Produced in cooperation with



*Today, buying any technology-related product means you not only buy a piece of hardware or software, but you buy into a company's architecture and vision as well. That's why understanding the company behind the product, and where a company is heading with its technology, is as important as understanding product features.*

**monday 12:30pm - 1:45pm**

### Company Panel #1: The Internet

**monday 2:15pm - 3:30pm**

### Company Panel #2: Anytime, Anywhere Computing



**MODERATOR: Aaron Goldberg**, Executive Vice President, Computer Intelligence InfoCorp.

This unbiased look at some of the major industry players from two red-hot technology arenas will help you plan your strategies by providing a full understanding of their long-term implications. Each session explores the directions and visions of a specific company, from the perspectives of its own senior management, technology analysts from Computer Intelligence InfoCorp. and independent industry experts.

## Entrepreneurs Forum

Produced in cooperation with **PCWEEK** and **ZDNN**

*More start-ups are being launched in the high-technology industry today — especially Internet-related businesses — than ever before. Unfortunately, many will fail due to a lack of financial support and the inability to strategically position the company and its products.*

*As president or CEO of your new company, it's up to you to chart the course toward a successful future. COMDEX and PC Week have combined forces to lead you through the detailed and dangerous waters of financing your company and planning your market position. Let us help you to ensure that your company survives.*

**tuesday 12:30pm - 1:45pm**

### How Does a Web Venture Raise Money?

**CHAIR: Patrick Houston**  
Executive Producer, ZDNet News

A myriad of financing options face the budding Web entrepreneur. Getting 50 percent of the way there and running out of money is no fun. Do you sell your soul to the venture capitalist? Will a bank take a flyer on your idea? Is sweat equity or finding individual investors the best way to go? All these options beat running out of money and time. The panel will consist of both entrepreneurs who have successfully raised money and the money lenders themselves.

**tuesday 2:15pm - 3:30pm**

### Technology, Operations and Marketing: How to Strike a Balance



**CHAIR: John Dodge**  
Editor, PC Week and  
Vice President News, Ziff-Davis, Inc.

"I wish I had run this more like a business from the beginning" is a common refrain among technology entrepreneurs. Engineers fall in love with their technology at the expense of positioning the products in the marketplace and running their brainchild as a business. The technology is so cool, it will sell itself. Right? Wrong. Nothing sells if the marketplace does not know about a product or is confused by it. This session explores the proper balance between technology development, operations, marketing and sales.

## Technology Promises versus Business Realities

Produced in cooperation with



*In these sessions, the real world of business meets the promise of technology. Each panel includes the perspectives of industry experts and business experts in the form of IT executives who have successfully implemented cutting-edge technologies in their own companies. They will explore what works and what doesn't, and how you can avoid roadblocks in rolling out technology solutions in your enterprise.*

**monday 12:30pm - 1:45pm**

### The Total Cost of Ownership Challenge



**CHAIR: Charlotte Ziems**  
Test Center Director, InfoWorld

With all the talk about NCs, NetPCs and thin clients, much focus has been put on the costs of deploying technology. This session includes discussion about the competing, sometimes confusing, TCO models, and ways to customize them for your specific business needs. It is chaired by Charlotte Ziems, who as Test Center director led the effort to develop InfoWorld's unique solutions-based testing process, a process that factors real costs into technology decisions. The panel will discuss TCO formulas and tools, and whether they can help you reach the IT holy grail of zero administration management. This discussion will help you determine how best to use today's tools to manage tomorrow's computers.

**monday 2:15pm - 3:30pm**

### Taking the Net to the Next Level



**CHAIR: Sandy Reed**  
Editor-in-Chief, InfoWorld

It's easy to look into the crystal ball and predict how the Net will affect business in the next millennium. What's hard is figuring out where it's headed in the next business cycle. Sandy Reed will moderate this panel of leading Internet technology providers and consumers in a discussion about where the Web is going in the next year, and how you can leverage it for your business. The panel will cover topics ranging from electronic commerce versus EDI in the near-term future to how the best IT executives are planning to integrate the Net into their business operations now.

**tuesday 12:30pm - 1:45pm**

### How to Avoid the Chaos of Convergence



**CHAIR: Michael Vizard**  
Executive News Editor, InfoWorld

Convergence is happening, and all those converging technologies are headed through your IT department. Whether it's videoconferencing, computer-telephony integration, universal messaging types, or audio and video on demand through the Web, the potential for convergence chaos is real. This panel will provide insight on how to stay ahead of the fast-moving convergence trend and how to leverage it into an IT opportunity. Michael Vizard, InfoWorld's executive news editor, will be joined on the panel by an expert on convergence trends and an IT executive whose company is working smarter through convergence.

**tuesday 2:15pm - 3:30pm**

### Reach Out and Leverage Your Customers



**CHAIR: Mark Tobbe**  
President, Founder and CEO, Lante Corporation

The ubiquity of the Web client means companies of all sizes can employ existing databases to develop even more personal relationships with their customers. During this session, we will discuss techniques and technologies that will allow you to get more from your marketing and sales dollars while creating stronger customer relationships. The panel will be led by Mark Tobbe of Lante Corporation, a leading consulting and integration company that specializes in using technology to improve business processes and relationships. Panelists will include an executive from a company that has leveraged this newly possible relationship as well as a leading expert on this emerging form of targeted marketing.



## The COMDEX Technology Conference

*In an industry moving at breakneck speed, it can be difficult to step out in front of the learning curve long enough to anticipate how technology will evolve or how it will impact our organizations and our systems. And because you need the right information to make the right technology decisions, the COMDEX Technology Conference explores today's most important strategies, platforms, products and tools.*

*Whether you are a technology planner, designer, developer, implementor or user, let the COMDEX Conference act as your technology compass, directing you toward new applications and business solutions for today and tomorrow.*

### The Nets



**TRACK CHAIR**  
**Daniel Dern**  
Internet Analyst,  
Dern Associates



**TRACK CHAIR**  
**Mitch Ratcliffe**  
Principal,  
Internet/Media  
Strategies and  
Publisher and Editorial  
Director, Digital Media

*Whether it's within your intranet, the Internet or extranetting through the Internet, the Internet and the Web — and their component technologies — play an increasingly important role in your company's networking, communications and business. The Nets track sessions will help give you a grasp of key technologies, issues and opportunities, and how technical aspects will guide business decisions.*

#### AUDIENCE

Business decision makers, information systems managers and administrators, marketing managers and IT professionals, Web professionals and others who deal with the Internet, intranet and extranet-related issues.



Monday 12:30pm - 1:45pm

#### Migrating Existing Client/Server to Intranets



**CHAIR: Michael Gould**  
Vice President, Patricia Seybold Group

Internet/intranet technology holds the promise of becoming the ultimate management tool for corporate communications, collaborative development and an impressive spectrum of enhanced computer applications. It's no wonder that companies are seeking to move their existing client/server applications to intranet-based architectures. But what exactly are the productivity and cost benefits? What are the dangers? How do you decide what's worth doing and what should be left alone? What problems should you anticipate? Learn the answers to these questions and others.



Wednesday 12:30pm - 1:45pm

#### Web Costs and Benefits



**CHAIR: Daniel Dern**  
Internet Analyst, Dern Associates

What are the real costs associated with creating and operating your Web site? What's your company getting out of it? How should costs be estimated and managed? How do you know if it's worth it — and worth spending more on? Our seasoned Web experts will examine the full cost of running a Web site, including incorporating it into your company's operations, and assessing the value of Web benefits.

Tuesday 12:30pm - 1:45pm

#### Securing Today's Information Networks



**PRESENTER: Ken Cutler**  
Vice President and Director, Information Security  
Institute of MIS Training Institute

If you are going to compete in the too-close-for-comfort Web economy, it's essential that you open up your corporate network to the Web. Yet, you must perform a delicate balancing act in protecting valuable information resources. The vast array of new browsers, servers, plugins, programming languages and security tools are still in their infancy and are being widely exploited by attackers, which translates to many potential perils to your network. In this intermediate-level session, discover how to assess the risks associated with contemporary security threats — hacker probes, intrusions, spoofing, packet sniffing, malicious software and denial of

service attacks — and also to develop a practical, "end-to-end" program of network security countermeasures that incorporate policies, administration, training and awareness, software access controls, firewalls, enhanced user authentication, cryptography, monitoring and security "health checks."



Tuesday 2:15pm - 3:30pm

#### Web Productivity Performance Analysis



**CHAIR: Glenn Davis**  
Chief Technology Officer, Executive Producer  
and Webmaster, Project Cool, Inc.

So you're getting 10,000 hits a day, or even per hour. Is that good? Taking the pulse of your Web site isn't as easy as you might think. Are you attracting and paying to handle lots of non customers? Do visitors spend time browsing but not buying? How do you evaluate what your Web site's doing in terms of value and results, rather than just activity? Find out the answers to these important questions from experts who specialize in tracking Web activity.



Thursday 10:15am - 11:15am

#### Web Multimedia Delivery Options



**CHAIR: Vin Crosbie**  
President, Digital Deliverance

Multimedia Web content has brought content creators and site owners new delivery challenges: How do you deliver to a diverse user population? How do local servers help or hurt you? What standards and media types make the most sense? What role will Java play? Come learn from our panelists, who will discuss these new issues, possible solutions and new opportunities that delivered multimedia makes possible.



Wednesday 2:15pm - 3:30pm

#### Push Broadcasting via the Internet/Intranet



**CHAIR: Mitch Ratcliffe**  
Principal, Internet/Media Strategies and Publisher  
and Editorial Director, Digital Media

The Web's push-me-pull-you debate has been raging for a year now. What's the right mix of push to pull? Is there an optimum tool for delivering push content to the public? How can you use push mechanisms to serve your biggest corporate customers better by broadcasting directly to intranet user desktops? Discover the secrets of push technology and smart Net marketing from the makers and users of the latest tools.

## Mobile and Wireless



**TRACK CHAIR**  
**Craig Mathias**  
Principal, Farpoint Group

*Wireless technologies are lifelines between mobile professionals and their corporate and client data. And, today, a new generation of wireless services is further enhancing the productivity of mobile workers and telecommuters as they read their e-mail, access client and corporate data, and complete other tasks that previously could be done only via wire. This track explores the key issues, solutions, technologies and connectivity options associated with off-site and mobile computing, and provides the technical details you will need to empower a mobile workforce in your organization.*

### AUDIENCE

CIOs, network managers,  
telecommunications managers,  
network administrators,  
corporate communications  
and IS professionals, and  
network computing specialists.

### monday 12:30pm - 1:45pm Mobile Computers — Choices and Trade-Offs



**CHAIR: Tim Schmidt**  
Principal, Encore Consulting Group; Columnist,  
Pen Computing Magazine

The dizzying array of mobile computing options available is often a roadblock to taking advantage of the power of *anytime, anywhere* computing. Since mobile computing always involves compromises, just setting a strategy can be a daunting task. This session will attempt to eliminate at least some of the confusion, with an overview of the major classes of mobile computers, including organizers, palmtop computers, PDAs and notebooks. Can we really replace a desktop computer with a notebook? Is Windows CE going to dominate the palmtop market? What about communications (wireless and otherwise)? Put your choices in perspective at this session.

### monday 2:15pm - 3:30pm Wireless Data Alternatives



**PRESENTER: Ira Brodsky**  
President, Datacomm Research Company and  
Author, *Wireless: The Revolution in Personal Telecommunications*

Want to know about wireless data in a fast-paced and informative forum? This session will provide you with the background, buzzwords, issues and opportunities surrounding wireless data communications. What are the key applications for wireless LANs? How can data be sent over cellular telephone connections? What does the future hold for digital cellular, PCS systems and low-earth-orbiting satellites? This introductory-level seminar will provide you with the basics and provide a framework for what's happening in the fast-paced wireless data industry.

### tuesday 12:30pm - 1:45pm Location-Independent Communications



**CHAIR: Hank Allard**  
Principal, Edge Media

Remote access is now an essential part of any organization's communications infrastructure, and a broad range of solutions have exploded onto the networking scene over the past few years. With so many options, how can one find out what's real, what works and what's appropriate in any given case? Easy — this session is designed to provide the latest on remote access, including the status of new access methods (including 56K modems, xDSL, wireless access and cable modems). Moreover, we'll discuss the impact of multimedia on remote-access operations, including a review and demonstration of new audio, audiographic and videoconferencing products and services for people working out of their homes, cars and anywhere on the road.

### tuesday 2:15pm - 3:30pm Wireless Broadband Services



**CHAIR: Andrew Seybold**  
Editor-in-Chief, *Andrew Seybold's Outlook* and  
President, Andrew Seybold Consulting, Inc.

As wired networks become increasingly broadband, the challenge is there for wireless networks to do the same. Wireless, however, faces some unique challenges — limited bandwidth, radio propagation issues and interference, to name but a few. But wireless technology is rising to the challenge. Come hear about the latest in both fixed and mobile broadband systems. Will Local Multipoint Distribution Service (LMDS) provide broadband to the residence? Will broadband mobile access to the Internet become a reality? Can low-earth-orbiting satellites provide high-capacity data anywhere on Earth? These are but a few of the issues to be discussed in this leading-edge session.

### wednesday 12:30pm - 1:45pm Wireless Computing and Enterprise Systems



**CHAIR: Veronica Williams**  
Principal, ACT Inc. and Author, *Wireless Computing Primer*

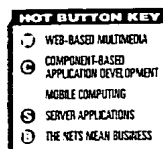
Wireless computing allows a mobile worker to receive, collect, process and disseminate information when and where it's needed. It's critical, however, to make sure these mobile users are connected to enterprise systems. This is not a simple task. Software, wireless networks and portable computing devices must work in concert to deliver functionality for the mobile user. Integration with information in legacy systems is often complex, and access to intranets, extranets and the Internet poses a formidable challenge for those implementing wireless computing systems. This session will address these issues as we review what it takes to implement and use wireless computing in an enterprise systems environment.

### thursday 11:30am - 12:30pm Putting Wireless in Perspective



**CHAIR: Craig Mathias**  
Principal, Farpoint Group

Evaluating a rapidly evolving technology like wireless is complex and often frustrating — the rapid rise of wireless in the past few years has created more questions than answers. Where are we today? Is the hype greater than the reality? What are the killer apps on the horizon — is wireless access to the Internet the key to corporate acceptance of wireless networking, or are messaging and e-mail enough? Which technologies will survive, and which firms offer the best options today? Join this panel of industry analysts, all experts in wireless systems, technologies and applications, and get an unbiased look at the hot issues in wireless (networking and mobile computing as well). Ample time will be provided for questions from the audience.



## IT Management

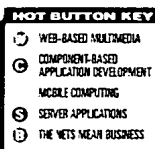


**TRACK CHAIR**  
**Rick Inatome**  
Chairman, InaCom Corporation

*Companies around the world are restructuring their organizations, business processes and technology infrastructures to improve productivity and services while reducing costs and sensitive response time. These management-level sessions explore actions that can be taken now to implement high-value business strategies critical to long-term success. This management-focused track deals with the strategies of redefining the technology systems to help your business remain competitive in today's ever-changing competitive environment.*

### AUDIENCE

Technology managers, IS directors and everyone who makes strategic IT decisions.



wednesday 12:30pm - 1:45pm

### Building a Corporate Learning Environment



**CHAIR: Judy Brown**  
Emerging Technology Analyst, Wisconsin Technical College

It has been said that corporate success will be based upon the speed at which information moves through the organization. The solution is finally here. Get ready for network interactive multimedia! Think of it as traditional multimedia with legs. This new technology enables companies to really leverage the corporate learning quotient. We focus on putting these new tools and techniques to work for your organization.

monday 2:15pm - 3:30pm

### Mining Customer Gold — Datamines, Marts and Warehouses



**CHAIR: Terry Cieslak**  
Executive Vice President and Chief Technology Officer, May & Spohn

Today, the key business driver is insight into the customer. That includes tracking buying behavior, predicting preferences and anticipating rapidly changing needs. The key tools are strategy and design, combined with sophisticated data definition and extraction techniques. Corporations armed with the appropriate mining strategies are completely redefining competitive advantages and, at the same time, developing and building new competitive niches. We'll explore the techniques, the methodologies and the trade-offs of this emerging IT discipline.

wednesday 12:30pm - 1:45pm

### Multiprocessing and Clustering — Power or Promise?



**CHAIR: Al Montross**  
President, Mylex Corporation

The next generation of server and system software has arrived, redefining the once limiting boundaries of client/server architecture. Are these technologies too good to be true? Where do they fit in? And what application will benefit you? Up to now, the client/server revolution has been filled with compromise, most importantly in speed and sophisticated system software. On paper, the performance gap has been filled with important new technologies that cluster multiple CPUs for mind-boggling performance enhancements. This session will explore the latest in server technology and separate the hype from the reality.

thursday 11:30am - 12:30pm

### Preparing Your PC-Based Network for the Year 2000



**CHAIR: Larry Bobbitt**  
Associate Partner, Anderson Consulting LLP

Experts predict that more than 65 percent of installed networks serve clients with operating systems still supporting the two-digit year format! Up to now, most year 2000 discussions focused around legacy mainframe systems.

The potential for explosive problems in PC-based networks is just now being fully understood. In this session, you will learn how to assess the potential for system problems and the appropriate tools available to resolve these issues.

tuesday 12:30pm - 1:45pm

### Intranets — Optimizing Your Knowledge Infrastructure



**CO-CHAIR: Rick Inatome**  
Chairman, InaCom Corporation



**CO-CHAIR: Larry Prusak**  
Managing Principal, IBM Consulting Group

By the year 2000, 90 percent of all Web servers sold will be used for intranets, internal corporate networks designed on World Wide Web technologies. New research on corporate intranets says they provide the fastest return of all recent IT investments. Properly managed intranets can integrate diverse and uncommunicative "information silos" providing a cohesive and easy-to-understand *knowledge infrastructure* within the enterprise. Learn how progressive corporations are harnessing this explosive new force and how you can maximize its benefits.

thursday 10:15am - 11:15am

### E-Commerce over the Internet



**CHAIR: Daniel Janal**  
President, Janal Communications and Author, *Online Marketing Handbook* and *101 Businesses You Can Start on the Internet*

One of the potential virtues of the Internet is its ability to be used as a medium for commerce. Indeed, buying and selling over the Internet has become one of the hottest areas of debate about the role of the Internet in business and culture. To date, very few firms have actually made any money over the Internet. Yet, it is clear that the Internet will become a major medium for all types of commerce and business. Our focus is on what business models are working and what top industry experts have to say on the subject. Experts will examine who is making money today and what types of products and services will work in the future. They will also discuss the role of security and digital cash as they provide an in-depth look at electronic commerce.

wednesday 2:15pm - 3:30pm

### Internet, Intranet, Extranet — Maximizing Value and Reducing Risk



**CHAIR: Lew McCreary**  
Editorial Director, CIO Communications '98

The Web revolution, e-commerce, knowledge management and strategic logistics are foundation technologies creating entirely new relationship infrastructures. Innovative IT-driven companies are designing truly seamless systems linking them with their associates and customers. Planned and implemented correctly, such systems can help build lifetime customers that derive continuous value from the enterprise. However, implemented with limited vision or unlimited budgets, company fortunes can be lost virtually overnight. At the same time, harnessing these new tools to maximize new global opportunities can change your future.

## Next-Generation Networking



**TRACK CO-CHAIR**  
**Frank Dzubeck**  
President,  
Communications  
Network Architects,  
Inc.



**TRACK CO-CHAIR**  
**Larry Yokell**  
President,  
Convergence Industry  
Associates, Inc.

*With the explosion of the Internet, intranets and multimedia content in the 1990s, the ability to network heterogeneous end-user devices is now mission-critical for many businesses, government agencies, institutions and consumer segments throughout the world. However, today's network operators and technology providers are just scratching the surface of what will be possible at the beginning of the next millennium. This track will explore the next generation of networking capabilities that will generally be available sooner than many think.*

### AUDIENCE

CIOs, network managers, telecommunications managers, network administrators, corporate communications and IS professionals, and network computing specialists.

**monday 12:30pm - 1:45pm**

### xDSLs to the Rescue: Extending the Life of Twisted Pairs

**CHAIR: Larry Yokell**  
President, Converging Industry Associates, Inc.

The telcos have almost \$60 billion of stranded investment in copper twisted pairs, which can often deliver data only at rates less than 28.8 Kbps using dial-up modems. While dramatically high-speed fiber-in-the-loop replacement technologies have been trialed for years, they are still too expensive and a universal rollout would take more than a decade. Meanwhile, users are screaming for higher Internet access speeds without the high costs or headaches associated with installing a T-1 or ISDN capability. The telcos have high hopes for a new family of digital subscriber line products that can cost-effectively deliver megabits per second over most existing twisted pairs. This session discusses the state of the art of xDSL and the key issues and drivers surrounding its deployment.

**monday 2:15pm - 3:30pm**

### Net Access Alternatives: What's Right for You?

**CHAIR: Allan Tumolillo**  
Chief Operating Officer, Probe Research, Inc.

In the bad old days, you got your network access from Ma Bell or you didn't get it at all. While choices already abound today, the future promises to serve up a head-spinning array of network providers including IXCs, LECs, CLECs, LEO providers, cable operators, cellular and PCS providers, and electric utilities. This session explores the capabilities and advantages that these providers can offer from a user's perspective.

**thursday 10:15am - 11:15am**

### Is a GigaLAN in Your Future?



**CHAIR: Tony Leo**  
Chairman, Gigabit Ethernet Alliance and Product  
Line Manager, Extreme Networks

First there was 10BaseT Ethernet. Then there was 100BaseT Ethernet. Now there's momentum building for Gigabit Ethernet. The Gigabit Ethernet Alliance, a multi-vendor effort committed to provide customers an open, cost-effective and interoperable Gigabit Ethernet solution, consists of more than 50 members. Furthermore, the IEEE's 802.3 Working Group has formed an 802.3z Gigabit Task Force with the authority to write and propose a draft for the Gigabit Ethernet standard that allows half- and full-duplex operations at 1,000 Mbps. Come hear key industry players discuss the market drivers, technologies and possible product rollouts for the GigaLAN.

**tuesday 2:15pm - 3:30pm**

### Network Protocols for Next-Generation Applications: Multicasting, Quality of Service, RSVP, Etc.



**CHAIR: Paula Musich**  
Senior Editor, PC Week

In the next generation of network-ready software, the application, not the user, must negotiate with the network for resources and level service guarantees. The networking protocols that the application developer must begin to under-

stand are an "alphabet soup" of acronyms such as RSVP, QoS, IGMP etc. Each new network protocol comes with its own impact statement in the network and the application software. This session's panelists will attempt to "navigate these new networking protocol waters" for the attendee and present methodology of usage, alternatives, and the benefits and pitfalls of each new networking protocol.

**wednesday 12:30pm - 1:45pm**

### Management Tools for the Intranet



**CHAIR: Lynn Nye**  
President, Net Results, Inc.

Whether the Internet or the intranet, the powerful and flexible nature of Web technologies is going to be a critical tool for organizations, both small and large. While there would be few, if any, who would argue this point, there is a basic dichotomy that exists. The Internet is a world of no regulations, with no guarantees and little, if anything, we can do about it, which doesn't sound anything like the enterprise, where control and explicit service levels are the norm. In this session, experts will educate attendees in the challenges associated with gaining control, and put some visibility into the tools and technologies that will address this problem.

**thursday 11:30am - 12:30pm**

### Video Networking Comes of Age



**CHAIR: Robert Markowitz**  
Manager, Multimedia Visual Services,  
New Service Concepts Organization,  
AT&T Laboratories

The visualization paradigm of information technology has, up until this conference, been a reality for a few and a dream for the majority of end users. Video has reached only a small percentage of desktops due to limitations of quality, compatibility and cost of implementation. On the short-term horizon is a radical change in the network delivery options and the sophistication of video-based applications. This session's panelists will acquaint the attendee with the realities of new enablement platforms, new cost-justification scenarios and new networking applications software, to finally economically deliver stored video, teleconferencing, distance learning and interactive visualization computing to a wide audience.

**wednesday 2:15pm - 3:30pm**

### Competing Architectures for Next-Generation LANs: VLANs, IP and Multilayer Switching

**CHAIR: Frank Dzubeck**  
President, Communications Network Architects, Inc.

The LANs of old were based upon Ethernet, Token-Ring and FDDI technologies. The user's criteria for selecting a LAN technology were simple — cost and performance. Times have changed, and the networking components that make up a LAN and a network of LANs have evolved into a higher level of sophistication. Software feature functionality and architecture diversity now permeate the marketplace. The selection of technology is no longer simple but requires knowledge of present and future application use, security, scalability and management requirements. This session will focus on the capabilities and demands of each new LAN architectural alternative and its impact on current installations.

## Consumer Technologies for Business



**TRACK CHAIR**  
**Tim Bajarin**  
President, Creative  
Strategies Consulting

*For the last 15 years, our industry has been hard at work to bring digital technology to the business world. Today, the industry is shifting its focus to the next phase of the digital revolution: bringing digital technology to the masses. Because there are a number of "hot" products and technologies that are influencing the way we work and play, sessions in this track look at where the exciting changes are happening in the business and home markets, and how they will add to your bottom line.*

### AUDIENCE

Distribution channel, vendors  
and OEMs.

**monday 12:30pm – 1:45pm**

### Advances in Digital Video Technology

**CHAIR: Richard Doherty**  
Director, Envisioneering Group

Digital video technology holds the key to capturing the minds and hearts of the traditional consumer. But bringing digital video to a PC or TV over existing communications lines presents some serious challenges to our industry. Explore the newest advances in digital video technology, including current and proposed standards for MPEG II and IV and their role in business and consumer applications. Experts will discuss the various ways that these standards will be integrated into PCs and TVs in the future and look at what many call the "killer" application for the home: videophones. This panel will be of interest to those who need to know how digital video will impact business and customer usage.



**monday 2:15pm – 3:30pm**

### PC-TV and Web TV: Where and How Is It Unfolding Today?



**CHAIR: Tim Bajarin**  
President, Creative Strategies Consulting

The convergence of PC and television technology is bound to happen. At what point they collide and how these two technical concepts eventually become one is the fodder of serious debate. Now that Microsoft has acquired Web TV, the interest in this format has changed dramatically. And the new proposals from Intel and Compaq for a new standard in which the PC can be integrated into existing analog TV environments is also a hot topic. Add to that the impact of HDTV and the way traditional TV vendors plan to approach this opportunity and you have a major battle in the works. We'll look at the role of a PC in the living room and explore the various ways people have been approaching this new opportunity. We will also explore the idea of digital set-top boxes with DVD in them serving as a similar bridge between the PC and TV designs, and look at the concept of integrating the PC into the TV design itself.

**tuesday 12:30pm – 1:45pm**

### Smart Phones versus HPCs

**CHAIR: Gerry Purdy**  
President and CEO, Mobile Insights and Editor-in-Chief,  
*Mobile Letter*

One of the raging debates in our industry is how to get the general consumer to adopt digital technology quickly. Two platforms continue to come up as possible ways for us to get these new "users" to jump on the digital bandwagon fast. First is the smart phone — phones that are easy to use and focus on both voice and textual communication. The idea is not to just use them for talking, but also to access e-mail and the Internet. As bandwidth increases, these devices could eventually become videophones as well. The other platform is based on Microsoft's HPC concept. Using Windows CE, these devices initially are handheld PCs, but they could potentially be handheld organizers or even integrated into smart phones. We'll look at both platforms and assess their chances for being critical technologies that help gain access into the homes of mainstream consumers.

**tuesday 2:15pm – 3:30pm**

### Digital Video Disk



**CHAIR: Martin Levine**  
Editor and Publisher, *Digital Technology Report*

Digital video disk technology has the potential of changing the way we integrate text, video, animation and 3-D into our PC and TV environments. Unlike CD-ROM technology, which can hold only 650 megabytes of information, DVD can hold up to 18 gigabytes of digital material in its two-sided format. Although it will gain initial market acceptance as a movie playback system, DVD is destined to replace CD-ROM drives in PCs. Once DVD read-write technology becomes available, it will become the "VCR" of tomorrow. This session will explore the latest news and technology direction of DVD and discuss the role DVD will play in business and consumer markets over the next ten years. Our experts will also examine the various applications that are tied to an optical storage format that can handle this much digital data and look at how it will change the way we work and play in the future.

**thursday 10:15am – 11:15am**

### Digital Photography and the Digital Darkroom

**CHAIR: Jon Pepper**  
Publisher, *Digital Focus*

Now that digital cameras have come to market for under \$500, the rush is on to begin moving general consumers over to this photographic format. Although it will take more than 20 years to get everyone to move from traditional print film to digital photography so much is happening now in this area that even casual bystanders who own a PC are starting to buy these digital cameras in big numbers. This session will examine the role of the PC as the digital darkroom and look at the current software that is used to "develop" these digital pictures so that they can be used in business letters and cards, greeting cards, posters, brochures, etc. Our experts will also discuss the state-of-the-art digital cameras in all price ranges and show the newest line of photo-realistic business and consumer printers destined to change the way we "develop" all digital images in the future.

**wednesday 2:15pm – 3:30pm**

### Multimedia Computing and Entertainment



**CHAIR: William Ablondi**  
Vice President, New Media Group, IDC/LINK

Multimedia computers have become standard fare in the consumer marketplace. Recent advancements in processor technology, the arrival of 3-D chips and the advent of digital video disks for PCs, coupled with the new generation of gaming and entertainment software, are thrusting the personal computer into new dimensions. Dedicated game consoles are under attack, but they are moving targets too — and entertainment doesn't mean just games. Online interactive digital content will breed new platforms — hybrids of what we know today. Our panel of experts will explore how these developments will play out in the market and discuss how vendors, distribution channels and OEMs can capitalize on the opportunities they will generate.

## The Converged Desktop

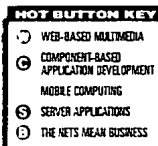


**TRACK CHAIR**  
**Tom Henderson**  
Senior Vice President,  
Engineering, Unitel,  
Inc.

*While the computing world waffles between thick and thin desktops, several trends are certain. Personal communications control and collaborative capabilities have become key. The desktop has become the focal point for communications and the user's view of the connected world. This track looks at the implications of converging desktop applications, group computing platforms and the growing problem of finding useful strategies. We've placed emphasis not only on the desktop, but on the combination of desktop products and collaborative technologies that have shifted strongly toward the desktop environment.*

### AUDIENCE

All conference attendees.



monday 12:30pm - 1:45pm

### The New Desktop Philosophy: Browser? Or Suite?



**CHAIR: Jim Louderback**  
Editorial Director, PC Week

Strong development efforts in both Java and ASP have strengthened the position of the browser as a primary user application shell. Yet office suite technology has also evolved. This panel of software experts and analysts examine the question of whether browser applications supplant or augment productivity. Topics include understanding the display limitations of browsers versus other user interfaces; using browsers as a primary user interface; office suite functionality versus browser applications; and cross-platform application access.



tuesday 2:15pm - 3:30pm

### Innovations in Collaboration Technologies and Techniques



**CHAIR: Lee Friedman**  
President and CEO, Infinite Ideas, Inc.

More and more people need to work without regard to geography and time. To that end, computers-supported collaborative work (CSCW) has been an area of intense research over the years. There have been many attempts to create technologies to provide the means for CSCW. Each has been targeted to certain meeting scenarios: classroom, desktop, conference rooms, etc. In this session we will discuss the impact of the new collaborative technologies (audio, video and data) and their applications in today's need for collaboration. We will discuss meeting dynamics and how they need to shape collaborative services. We will examine where the various technologies are appropriate, and how they need to be applied in order to solve the problems they were designed for. This session will be beneficial to anyone who must understand the collaboration problem and needs to gain insight into how to derive solutions.



tuesday 12:30pm - 1:45pm

### PCs and NCs: Cost and Functionality



**CHAIR: Mike Elgan**  
Editor, WINDOWS Magazine

Will PC makers feel the heat from network computer deployments, and will NCs drive the price of PCs down? Or will NCs become bloated and as costly to use as PCs? Will NCs become more than multimedia color terminals? Can browser applications and Java really rival PC applications? There's little neutrality in the war of philosophy between PCs and NCs, and this seminar includes representatives from both camps. Be sure to attend what will certainly be a lively session.



wednesday 2:15pm - 3:30pm

### Groupware Platforms: Constellation versus Domino versus Exchange versus GroupWise



**CHAIR: Jackie Bynsorp**  
Principal, Bynsorp Consulting

The groupware platforms are becoming explosively popular. Domino/Notes is now faced with competition from Netscape Constellation (fresh with recently acquired Collabra technology), Microsoft Exchange and Novell's GroupWise products. Each of these products is targeted toward specific markets, yet is used differently. This seminar contrasts Constellation, Domino, Exchange and GroupWise — their functionality and their use. We'll examine and compare each.

thursday 11:30am - 12:30pm

### The Future of the Multimedia Desktop



**CHAIR: Karl Auerbach**  
Principal Software Engineer,  
Precept Software, Inc.

Gone are the days of the boring desktop PC. Multimedia components from new storage options (CD-ROMs and DVD) to advanced audio, video and telephony have made the desktop more interesting than ever. This seminar explores what's in store for desktops in 1998 and beyond. Topics include new advancements in soundboards, telephony 3-D graphics and digital video. Also covered are the desktop requirements for new push and multicasting standards and initiatives.

wednesday 2:15pm - 3:30pm

### Desktop Integrated Telephony



**CHAIR: Tom Henderson**  
Senior Vice President, Engineering, Unitel, Inc.

The phone is disappearing. New desktop telephony applications, and computer telephony integration (CTI) with PBXs and local phone companies, have turned the phone from a painful tool into a computer-controlled communication center. This seminar is an update on new and interesting products and applications that enhance phone and communications systems. Topics covered are telephony user interfaces (TUIs), tying desktop applications to phone system information, small office integrated telephony and new CTI initiatives that are designed to make your calling life easier.

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Bruce Fredrickson

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## Web Development and Design



**TRACK CHAIR**  
**Cheryl Currid**  
President,  
Currid & Company

*Just as e-mail has moved quickly from text only into full-blown document and graphic content, so is today's Internet user no longer satisfied with text only information. Capture your audience, whether it's for a few extra minutes at your Web site or to gain better attention during your business presentation or video. In these sessions, you will learn the new techniques and capabilities that today's technology affords. Today's interactive environment gives you the power to shape, stimulate and impress your audience.*

### AUDIENCE

Content creators, corporate developers, Webmasters and others who want to learn how to create exciting interactive environments.



**monday 12:30pm - 1:45pm**

### Online Multimedia Development: Deploying Web-Based Content



**CHAIR: L.J. Skibbe**  
Multimedia Consultant

How do you catch the attention of Web users? You have split seconds to get their interest, or they'll be gone. What's the best look, and how do you get users to stay connected to get your message? Explore the options of using multimedia. How do you pick the right tools, and how much multimedia is enough? This session explores the methods and techniques of using multimedia to create compelling content. It samples what works, what doesn't work and how you can best display different types of messages, from new products to bad news.



**monday 2:15pm - 3:30pm**

### Building Dynamic Web Sites



**CHAIR: Vivian Kornegay**  
President and CEO, Internet Research  
& Consulting, Inc.

Like it or not, if you want people to come back to your Web site, you need to change and renew your information. Whether it's building an online link to your database, or providing new news about your organization, plan for changes. How to deal with the site when content constantly changes? Or how do you keep a site fresh-looking when content remains stable? And, who should do the work? Is the corporate user or an outside party? This session tackles the techniques of keeping your Web site dynamic no matter what changes or who changes it.



**thursday 10:15am - 11:15am**

### Putting Digital Video on Your Web Site



**CHAIR: Cheryl Currid**  
President, Currid & Company

Who's afraid of digital video? Many organizations steer clear of using digital video because it looks difficult, expensive and hard to maintain. And, once you get the right clips, you don't want people to grow old while they download your files. Luckily with new tools and compression techniques, digital video could be (almost) as simple as clip art. If you have access to video files, your job is already half done. This session talks about tools and techniques for building digital video into your Web site. It reviews today's technologies for reusing existing video as well as creating new content. You'll learn about cutting-edge, but low-priced, tools that can turn your office into Hollywood.



**wednesday 12:30pm - 1:45pm**

### Web Site Steroids: Easy Tips for Mondo Sites



**CHAIR: Rob Raisch**  
Chief Scientist, The Internet Company

Beware, the difference between managing small and large Web sites isn't a linear expansion. Small sites might take just a couple of hours for one person, but gargantuan sites can use teams of unconnected people to display a consistent company message. And, with more companies delegating Web page maintenance to end-user departments, few large Web sites start and stop in the information services department. This session looks at several successful large sites and reveals the practices and pitfalls.



**wednesday 12:30pm - 1:45pm**

### Secrets of Winning Web Design



**PRESENTER: Elizabeth Wood**  
President, Egeland, Wood & Zuber

A winning Web design doesn't happen by accident. Blending content and style remains a new yet evolving art. In barely three years, Web site designs have passed through a third generation of style. There's a lot more to know than simple HTML codes and placing graphics. Aside from basic performance techniques, this session shows how to get the best look and performance from interface styles like frames and tables, adjustable low-resolution graphics, and streaming audio and video, and offers little-known design tips and techniques.



**wednesday 12:30pm - 1:45pm**

### Voice and Video on the Internet

When it comes to catching consumers, Web sites now threaten TV for a share of eyeballs. An evening at home can just as easily be spent in front of the Internet as a TV. But silent, unanimated Web sites won't draw an audience for long. Voice and video add power to Web sites but need careful planning. New techniques for compression, methods for placing voice and video, and a few new ideas should help you find out how to enhance your current methods.



**wednesday 2:15pm - 3:30pm**

### Enhancing Web Sites with Objects: ActiveX, Java and CORBA



**CHAIR: Rafe Needleman**  
Editor-in-Chief, CNET

Aside from creating one screen after another, programmable tools from ActiveX and Java let you build real business applications on the Web. This update of state-of-the-art techniques with popular Web programming tools shows you real-life examples of how these tools create more dynamic applications for databases, electronic commerce and collecting information. Bring your questions to ask our experts about the best techniques and methods for expanding your site.



## Developers Tool Watch



**TRACK CHAIR**  
**Judith Hurwitz**  
President and CEO,  
Hurwitz Group, Inc.

*If your work is building applications, then keeping your skill set and your organization at the forefront of technology is your mission. Our mission is to make your job as easy and cost-effective as possible. The technical sessions in this track are intended to keep you abreast of the latest tools and techniques in today's changing world of Web-enabled and network-based application development.*

### AUDIENCE

Corporate developers, technology decision makers, ISVs and Web developers.

What's next for  
Java technology?  
Find out at the  
COMDEX Conference!

**tuesday 2:15pm - 3:30pm**

### Creating Flexible Enterprise Applications: Options and Alternatives

**CHAIR: Judith Hurwitz**  
President and CEO, Hurwitz Group, Inc.

The Internet has created a computing culture that demands a new breed of applications that are flexible and scalable to the enterprise level. While the hypertext computing infrastructure exists to handle these new applications, the question remains: How do you begin to create enterprise applications that meet these demands and are also easy to manage? This session will look at the alternatives, ranging from Microsoft's Visual Basic 5.0 to Forte and IBM's VisualAge. We will describe the evaluation criteria you should consider and the costs, risks and benefits associated with a variety of development tools.

**monday 2:15pm - 3:30pm**

### Developing ActiveX Controls (And the Tools to Do It!)



**CHAIR: David Linthicum**  
Senior Manager, AT&T Solutions

Microsoft's ActiveX is emerging as an important part of developers' tool sets in this age of Internets, intranets and extranets. What do developers need to know about ActiveX to make it a productive tool for creating flexible, networked applications? How can ActiveX be used to enhance your applications development environment? This session will look at the tools, techniques and approaches to working with ActiveX controls.

**tuesday 12:30pm - 1:45pm**

### Java, Visual J++ and Java Beans

**CHAIR: William Blundon**  
Executive Vice President, The Extraprise Group

Of all the over-hyped technologies of the Internet, Java has been one of the few to deliver on its promise. Two years after its initial arrival, the technology has exploded into a variety of products and ancillary technologies. With all of the commotion in the industry around Java, the message can be confusing to developers. This session will help everyone, from developers to CIOs, make sense out of the Java development environment. What tools are available? How should you use Java in your development and deployment of Internet and other distributed applications? We'll point you in the right direction and help you determine how to leverage Java in your computing environment.

**wednesday 12:30pm - 1:45pm**

### Objects and Components: A Pragmatic Look



**CHAIR: David Kelly**  
Vice President and Director, Retainer Services,  
Hurwitz Group, Inc.

The pragmatic use of object-oriented technology in the form of components will change the way applications are designed in the future. Making applications flexible by

combining reusable pieces of code is fast becoming the optimal way to build applications for the flexible, hypertext computing infrastructure. This session will provide a road map for how organizations can build components and incorporate existing components into new applications.

**thursday 11:30am - 12:30pm**

### Planning for Microsoft Transaction Server

**CHAIR: Leslie Peckham**  
Senior Technology Consultant, The Principal Financial Group

Ever since Microsoft's "Viper" project emerged in beta, developers and IT planners have been trying to understand its importance and its long-term impact. How will Transaction Server fit into an organization's existing middleware infrastructure? How will other vendors like Informix and Oracle support this product? How will this affect developers' applications development efforts? This session will look at the characteristics of this emerging technology and how developers should plan to use it over the coming years.

**wednesday 2:15pm - 3:30pm**

### Developing Applications for 3-D



**CHAIR: Rebel Brown**  
President, Cognoscenti Inc.

With the advent of more powerful hardware, multimedia is becoming a standard part of applications. What standards are emerging to help developers? Is VRML the future? Will other techniques emerge? What should developers do today to ensure longevity of their applications in the future? This session takes a closer look at the rising use of multimedia in applications and offers developers guidelines for including multimedia in their applications development processes.

**wednesday 2:15pm - 3:30pm**

### Developing an NT-Focused Application Architecture



**CHAIR: Steve Rabin**  
Chief Technologist, American Software

Windows NT is rapidly becoming the application platform of choice for Internet, intranet and C/S solutions. As this environment matures, a sophisticated application development and deployment architecture can be realized through the use of carefully matched design tools, data access mechanisms, development tools and system services. Designing, building and deploying applications using Microsoft-specific operating systems, components, system services and software leverages skill sets and allows development organizations to create sophisticated domain expertise. This session explores the three key aspects this architecture provides: minimizing the complexity of multi-tiered distributed architectures; an elegant design using integrated system services and tools; and replicable and predictable development and deployment environments.



## Converging Channels Program

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**PROGRAM CHAIR**  
**Robert Faletta**  
Vice President and  
Editorial Director,  
Channel Group,  
CMP Media and  
Editor-in-Chief,  
Computer Reseller News

*The evolution from a retail to  
an electronic distribution model  
means you must rethink what  
your products are; how they  
are packaged, positioned and  
supported; and even whom  
you cultivate new relationships  
with. How are experienced  
distribution veterans capitalizing  
on the changing and converging  
means of distribution? Our  
mission is to help you build your  
business based on the future,  
not the past, and to showcase  
hot products that will surely  
be heating up the channel.*

### AUDIENCE

Resellers, mass merchants,  
distributors, OEM vendors and  
system manufacturers.

monday 12:30pm - 1:45pm

### The Channel Becomes the Manufacturer

**CHAIR: Robert Faletta**  
Vice President and Editorial Director, Channel Group,  
CMP Media and Editor-in-Chief, Computer Reseller News

The industry is changing as manufacturers realize the channel may be the key to driving inventory costs down and profits up while speeding time to market. The result is a full-scale push by Compaq, IBM, HP and other PC makers to launch channel assembly programs. Panelists will examine how the channel will play in this new paradigm and how it can be leveraged for profit. We examine the impact on building your own VAR, wholesale distributors and integrators, and what this means to manufacturers and their channel relationships.

monday 12:30pm - 1:45pm

### Electronic Commerce



**CHAIR: Steve Burke**  
Editor, Online, Computer Reseller News

Electronic commerce — a buzzword without a clear meaning for years — is now taking place, and the channel is the first to adopt it both for their own use as well as a way to service customers. This panel will answer all the questions about how to embrace electronic commerce as a productivity tool, marketing tool and cost container.

monday 2:15pm - 3:30pm

### Selling via the Web



**CHAIR: Richard March**  
Associate Publisher/Editorial, VARBusiness

What are the key elements that make up a commercially successful Web site? How do you build sites that generate customer demand and increase sales volume? Integrators and VARs who have built successful sites offer their expertise and honest opinions on what works and what doesn't.

monday 2:15pm - 3:30pm

### New Distribution Channels



**CHAIR: Bob DeMarzo**  
Editor, Computer Reseller News

The Web has opened up new alternatives for distributing software and hardware. Online ordering for hardware can save time, and electronic distribution of software can be more efficient. Distributors are servicing their resellers via the Web, and resellers are servicing the end user. Where do these new distribution channels offer the most benefits, and how do you take advantage of them?

tuesday 12:30pm - 1:45pm

### The Value-Added Channel Frenzy



**CHAIR: Heather Clancy**  
Editor, Special Reports, Computer Reseller News

The race to establish and build the best possible channel is heating up. Oracle and Cisco are on a quest to build a VAR and integrator channel quickly. Established channel powerhouses like Microsoft and IBM are becoming more creative in their channel engagement programs. This panel will address the frenzy afoot by manufacturers to sign integrators and VARs. It will examine how resellers can leverage this courtship and what they can expect in terms of new incentives from vendors, as well as project where the best opportunities lie.

tuesday 12:30pm - 1:45pm

### Meet the New Internet VAR



**CHAIR: Tom Farre**  
Editor, VARBusiness

The demand for Internet and intranet solutions is turning the traditional VAR channel upside down. Thousands of new Web-savvy VARs have entered the market, many of them from marketing, broadcast or telecommunications backgrounds. What are the dynamics of this new "convergence channel," and how can you turn it into a revenue opportunity? We'll uncover hot profit opportunities for Internet resellers, and help you understand how to target this key channel segment.

tuesday 2:15pm - 3:30pm

### Internet Sales and Retail

**CHAIR: Gabrielle Mitchell**  
Online Editor, Computer Retail Week

The Internet is having a dramatic impact in retail. Distributors, retailers and manufacturers alike are dabbling in Web-based offerings. This panel will examine the varying models and discuss how they are changing the retail dynamics. Panelists will take the covers off how direct mail, traditional stores and distributors fit into the new equation.

tuesday 2:15pm - 3:30pm

### Technical Support for Consumer Electronics



**CHAIR: Roger Lanctot**  
Research Director, Computer Retail Week

The consumer's need for technical support of consumer electronic goods in the home is growing. While vendors claim: converged consumer electronics/computer products are easier to use, the opposite is often true. Last year, major retail chains began offering in-home installation and support for PCs. Now they must support Internet TVs, smart phones, DVD players and DDS/PC systems. We will discuss the consumer's expectation level and how it can be met.

wednesday 12:30pm - 1:45pm

### The Blurring Line between Consumer Electronic and Computer Companies

**CHAIR: Mark Harrington**  
Executive Editor, Computer Retail Week

The world's largest consumer electronics companies — Sony, Philips, Toshiba and others — have made significant inroads to the personal computer industry. But they face numerous challenges, and most are still coming to terms with the harsh realities of PC retailing — price, protection, returns, tech support and advertising. We'll discuss the successes and setbacks of converged products (PC-TVs, Web TVs, smart phones, DVD-ROM, etc.) and converged markets, and determine where the opportunities are.

wednesday 12:30pm - 1:45pm

### The \$1,000 PC: Holy Grail or Fallacy?



**CHAIR: Kevin Ferguson**  
Editor, Computer Retail Week

The \$1,000 price point has been broken by several manufacturers while many more are sitting on the sideline waiting to see if consumers flock to this new class of machines or turn up their noses. Start-up Monorail and veterans Compaq and AST are some of those who have jumped in. This panel will examine the future of the \$1,000 PC, what form it is likely to take and how it will be positioned.

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*"I really enjoyed the format and the 20-minute timing for presentations. It allowed me to see many presentations in a short time period."*

WHERE TECHNOLOGY INNOVATORS CONNECT WITH TECHNOLOGY INVESTORS

# **EXPO COMM** **communications:** **IT Infrastructure Solutions**

Co-developed with THE LIDO ORGANIZATION

COMMUNICATIONS:  
IT Infrastructure Solutions  
**\$695**

*The marriage of the IT and communications industries has resulted in an information communications (infocomm) market valued at more than \$1.4 billion in 1996. And, according to the International Telecommunications Union (ITU), the majority of the total spending — some 58% — was spent on communications services and equipment. As a result of advanced applications and growing IT enterprises, communications infrastructures worldwide are undergoing revolutionary changes to accommodate new breeds of applications, technologies and information service providers.*

Today, organizations must ask how they should position themselves to take advantage of the revolutionary changes driving the convergence of the computer, telecommunications and entertainment industries, and how these changes will shape the emerging generation of enterprise infocomm solutions.

**Communications: IT Infrastructure Solutions** will help to answer this critical question as experts deliver a practical overview of communications infrastructures and networks — the industry, the technologies, the applications and the markets.

By offering two dedicated conference tracks — **Communications Fundamentals** for those desiring a high-level overview of communications infrastructures and issues, and **Enterprise Solutions for the Knowledge Age** for the experienced industry practitioner seeking updates on the impact of emerging communications technologies — this unique program has been designed to address the needs of all those associated with the infocomm industry.

## **Track I: Communications Fundamentals**

If you are new to the infocomm industry or simply desire a detailed, easy-to-understand overview of telecommunications, then this track is for you. These tutorials are designed to provide you with a complete understanding of the concepts and rhetoric of the communications industry. Master the basic building blocks of key technologies, from the principles of telecommunications transmission and networking (both wired and wireless) to the current and evolving nature of the Internet. Explore the realm of broadband networking and emerging technologies — high-speed LANs, broadband infrastructure and interactive multimedia — including the near and distant future of communications and its convergence with related information industries. You will gain a complete high-level understanding of communications infrastructures, including the public switched telephone network and the Internet.



**Communications Fundamentals Parts 1-4**  
**PRESENTER: Lili Goleniewski**  
President, The LIDO Organization

**monday 12:30pm - 1:45pm**

### **Part 1: Technology Basics**

One of the biggest challenges facing professionals in the infocommunications sector is conquering the dense, seemingly endless, yet absolutely essential language of communications. In this introductory tutorial, communications technology essentials are presented in layman's terms, laying the foundation for understanding the basic principles of telecommunications transmission and networking. Discussions include communications channels, multiplexing, switching and routing.

**monday 2:15pm - 3:30pm**

### **Part 2: Public Communications Infrastructure**

The PSTN (Public Switched Telephone Network) is one of the largest communications infrastructures in the world, generating over \$602 billion in services revenue (ITU 96). New generations of computer architectures and applications, combined with emerging communications technologies, are changing the nature of the PSTN, making the notion of free bandwidth a reality and facilitating application and network portability. This tutorial will demystify the PSTN infrastructure. Discussions focus on identifying key network elements, techniques and transmission media, and how their various characteristics impact your infocomm enterprise.

**tuesday 12:30pm - 1:45pm**

### **Part 3: Wide Area Networking Today**

Infocomm depends on a variety of digital and data networking alternatives deployed as wide area networks — with WANs being essential to modern data communications and LAN internetworking strategies. This tutorial builds an understanding of major data communications concepts and their importance in network selection. The tutorial reviews current PSTN-based WAN solutions, including the T/E/J-carrier PDH, DDS, N-ISDN, X.25 packet switching, frame relay and IP network alternatives. A summary of LANs and LAN interconnection devices is provided. Discussions also note how and where advanced applications are driving the emergence of new generations of broadband technologies in the PSTN.

**tuesday 2:15pm - 3:30pm**

### **Part 4: The Broadband Infrastructure — Next-Generation Network Solutions**

As the demand for increasingly exotic and bandwidth-intensive multimedia applications grows, enterprise-oriented broadband services are being increasingly deployed. The public switched telephone network as well as the Internet (and wired and wireless implementations of both) is undergoing a complete transformation, brought about via a new generation of advanced applications and high-speed network technologies. This session will overview key performance concepts surrounding networked interactive multimedia and collaborative computing. Key network terms will be explained, including the xDSLs (HDSL, SDSL, ADSL, VDSL, RADSL, DSLAM), HFC, SDV/FTTC, FTTH, DBS, MMDS, LMDS, SDH/SONET, frame relay, cell relay, SMDS, ATM, B-ISDN and Internet ISA. Understanding the essential concepts and relative merits of the broadband information infrastructure is critical to your success and that of your organization.

wednesday 12:30pm - 1:45pm  
**The Internet Infrastructure**

**PRESENTER: Gary Kessler**  
Senior Member, Technical Staff, Hill Associates, Inc.

The Net and the World Wide Web have become key forces in the infocomm industry. This fast-paced session will provide you with a high-level overview of the Internet infrastructure — what it is, how it works, the structure of the Internet, the role of POPs and NAPS, and the differing types of service providers. Discussions will also examine how the Internet is evolving, with new protocols, new software and new technologies, to meet the challenge of interactive multimedia — including applications like the Web, real-audio, Internet telephony — and multimedia collaboration. You'll learn how the Internet is being used to support IT enterprise infrastructures and how its strengths and weaknesses can affect your organization and impact your business survival strategies.

wednesday 2:15pm - 3:30pm  
**The LAN Evolution: Trends in High-Speed LANs and Giganets**



**PRESENTER: Atul Kapoor**  
Principal, Kaptronix Inc.

LAN speeds and performance have grown at an extremely rapid rate. Over the past few years we have seen the emergence of 100 Mbps Fast Ethernet along with switching for all LAN types. With a combination of shared and switched Ethernet, token ring, FDDI and Fast Ethernet, the IT enterprise is able to build very flexible and powerful LAN configurations. While ATM is trying to push the envelope even further, another contender has emerged for yet higherspeed LANs — the Gigabit Ethernet. This tutorial, designed for those with responsibilities that include knowledge of IT enterprise infrastructures, will provide a summary of the performance characteristics of legacy, shared-media LANs and the newer 100 Mbps alternatives, and examine how switching enhances all of the above environments. We will also look at the migration alternatives to ATM and Gigabit Ethernet and the state of standardization and implementation. This session is geared toward audiences that have some prior experience with LAN architectures and protocols.

thursday 10:15pm - 11:15pm  
**Wireless Network Solutions**



**PRESENTER: Craig Mathias**  
Principal, Farpoint Technologies

Why is wireless networking one of the hottest topics of the 1990s? The answer lies in mobility and the "anytime, anywhere" freedom inherent in wireless. Location-independent communications promise a new era of productivity and customer service. Additionally, telecom reform and convergence create opportunities for new applications of wireless technology, both fixed and mobile. Wireless networks can be applied in both horizontal and vertical applications, with full interoperability with wired networks. This tutorial will provide an overview of pertinent wireless technologies and their applications to advanced mobility services from the home, vehicle and business in supporting voice, data and video information streams. Discussions will include wireless fundamentals, cellular/PCS standards and networks, LEOs, MEOs and GEOs, DBS and VSAT satellite networks, and emerging MMDS and LMDS terrestrial broadband networks.

thursday 11:30am - 12:30pm  
**ATM versus Internet ISA**

**PRESENTER: Gary Kessler**  
Senior Member, Technical Staff, Hill Associates, Inc.

Your corporate IT infrastructure needs to support multiple classes of service — this is vital to the execution of advanced applications involving realtime video and multimedia stream. As you begin to build multimedia applications like distributed videoconferencing and distance learning, you must understand what your options are and how they will integrate into your existing infrastructure. This tutorial examines the two dominant, and different, network architectures for support of multiple classes of service — ATM and the enhanced Internet service model, Integrated Services Architecture (ISA). While both architectures aim to make networks better by implementing quality of service, differences in the two architectures lead to some critical problems and choices for organizations planning to use both.

**Track II: Enterprise Solutions for the Knowledge Age**

These up-to-the minute expert sessions explore the latest developments in communications technologies, interactive broadband applications and their impact on your corporate environment. Designed for those seeking a comprehensive update and progress report on emerging technologies, standards and convergence issues, this comprehensive, high-level track addresses all aspects of broadband communications — local loop, the new PSTN, next-generation Internet, high-speed LAN and MAN alternatives, wireless solutions and networked interactive multimedia — as well as their interrelationships with computing and entertainment. Nowhere else will you gain such a practical and complete overview of the current and projected state of communications technologies and their impact on your IT enterprise infrastructures.

monday 12:30pm - 1:45pm  
**Broadband Architectures in the Local Loop: High-Speed Applications**



**CHAIR: Karen Lynch**  
Editor-in-Chief, Tele Com

Anytime, anywhere communications has become the mantra of organizations across corporate America. As a result, growth of bandwidth-intensive applications such as Internet access and work-at-home environments is causing corporate network operators to feel the pressure and competition in providing higher bandwidth services. This expert panel will provide a detailed overview and comparison of emerging broadband access options and services of technologies including ADSL, HDSL, SDSL, VDSL, RADSL, HFC, cable modems, SDV, FTTC, FTTH, DBS, MMDS and LMDS. Understanding the communications implications of these choices is vital to the execution of your strategic applications.

## Who Should Attend

*These individuals will benefit from this timely, practical and comprehensive overview of essential terms, definitions, current and emerging technologies, applications, products, services and networking infrastructures:*

**Corporate executives and decision makers** seeking a big-picture perspective of voice, data and video networking technologies and applications

**IT/IS professionals** requiring an overview of communications fundamentals and trends

**Internet Service Providers and Web Developers** who must understand the relationship between applications and network infrastructures

**Communications, computer and entertainment professionals** who must understand the convergence issues and the impact for business development



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**monday 2:15pm - 3:30pm**

### Voice over Frame Relay, ATM and the Internet: Solutions for Voice Communications



**PRESENTER: Tom Jenkins**  
Broadband Consultant, TeleChoice

As the public network undergoes transformation to fast packet switching, voice networking is being presented with new solutions, allowing organizations to break away from the traditionally separate and proprietary data and voice networks. The use of frame relay for voice traffic offers new network economies; ATM promises the integration of voice, data and video traffic; and voice is coming to the Internet. What are the relative advantages and disadvantages of these emerging network solutions? What are the benefits of a converged infrastructure supporting multiple media types? This session provides a "blueprint" to assist organizations in making the correct voice-related investment decisions.

**tuesday 12:30pm - 1:45pm**

### The Integration of Switching and Routing

**CHAIR: Erica Roberts**  
Internet Editor, Data Communications

Just what is the difference between switching and routing? Classical router technology is being merged with products based on switching, improving traffic flow and user throughput in congested and overloaded network environments. This session will focus on exploring the benefits to be obtained by integrating switching and routing technologies and how this may affect strategies for IT infrastructures, including enterprise WANs, Internet service providers and public network operators.

**tuesday 2:15pm - 3:30pm**

### Advanced Wireless Networks: Emerging Technologies and Systems

**CHAIR: Craig Mathias**  
Principal, Farpoint Technologies

"Wireless" and "broadband" are not often mentioned in the same sentence. The challenges of moving high-speed data over a wireless channel, especially where mobility is involved, are enormous. But advances in VLSI, radio technology and networking technology will make this partnership far more common in the near future. Mobile devices with potential megabit throughput will be available in a few years. In the meantime, broadband communications over fixed wireless networks will be available in the very near future, offering gigabit throughput and multimedia-based communications to both businesses and residences. This expert panel will explore the opportunities, technologies and service offerings that will allow wireless to challenge and even replace wired infrastructure on a regular basis.

**wednesday 12:30pm - 1:45pm**

### Next-Generation Internets



**PRESENTER: Chris Teeter**  
Partner, Andersen Consulting

The current Internet infrastructure is not designed for the traffic it now carries, let alone the impact of realtime multimedia applications. There is a great need to upgrade the Internet infrastructure in order to ensure its ability to address the future needs of users. What are the technologies being deployed to relieve the current problems; where in the network are the greatest upgrade efforts being applied; how will switching and routing be integrated in the next-generation Net; how will quality of service be addressed; what advantages does ATM offer to the Internet; and when can we expect Gbps Internets? We will answer these questions and provide an understanding of how upgrading the Internet infrastructure is absolutely essential to enabling new infocomm applications.

**wednesday 2:15pm - 3:30pm**

### Networked Interactive Multimedia: A Day in the Life of the Future



**CHAIR: Jeannine Parker**  
President, Magnitude Associates and Director,  
Global Information Infrastructure Awards

The secret's out: Far from being yesterday's news, networked multimedia continues to transform the ways we work, play, learn and communicate. While new models for interactivity and collaboration evolve, the bandwidth required to deliver them challenges our existing infrastructures. Where are the solutions? View the work of the finalists and winners of the Global Information Infrastructure (GII) Awards and find out! These experts are doing today what the world will be doing tomorrow. This session explores the next generation in depth through actual case studies of visionary applications and the key technologies that enable them.

**thursday 10:15am - 11:15am**

### Planning for Gigabit Ethernet

**PRESENTER: Kevin Tolly**  
President and CEO, The Tolly Group

Building on the success of Fast Ethernet, billion-bit-per-second Gigabit Ethernet solutions are fast becoming available. Gigabit Ethernet technology offers connectivity at significantly higher speeds than OC-3 (155Mbit/s) and even OC-12 (622Mbit/s) ATM links without the need for LAN Emulation (LANE) technology. In this session, Mr. Tolly will outline the three primary campus deployment options: switch to switch, server to switch, and station to concentrator. For each option, he will discuss the rationale behind the deployment, the technical benefits and the possible drawbacks. Finally, he will cite examples of companies and products in each of the areas, compare Gigabit Ethernet options versus ATM options and give his prognosis for the market in 1998.

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**The major manufacturers are here!**

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## COMDEX INTERNET

### State of the Technology

The Internet is the ultimate virtual network. As the enterprise and commercial platform of choice for interaction and information distribution, the Internet delivers an unlimited extension of the corporate computing structure, enabling broader user functionality, more powerful systems management, and the ability to extend applications throughout the enterprise and around the world.

### Solutions You'll See at COMDEX

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See pages 10-22 for sessions  
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Web Superstars

Push Technology: Paradigm  
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Selling It on the Net: The Future  
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**xDSLs to the Rescue: Extending  
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**Net Access Alternatives:  
What's Right for You?**



## COMDEX NETWORK Computing

### State of the Technology

With client/server architecture now at the core of the enterprise, the power of the desktop increasingly will come from the power of the Internet and corporate networks based on Internet standards. The market is exploding for servers and other networking hardware and software needed to both store and deliver data.

### Solutions You'll See at COMDEX

• Browser interfaces and tools providing easier access to database, data warehouse and datamining applications • File, mail and video servers, simplifying the administration of mail and groupware • Tools to co-manage server operating systems, including UNIX, NT, NetWare and MacTalk • The latest in distributed object technology used to conduct electronic commerce on the Internet, and Internet/Web site information access • Apps for interconnect technologies such as routers and bridges • New switching systems and the new breed of remote access servers and network management software that provide ubiquitous connectivity

### Products You'll See at COMDEX

• NCs (Internet appliances) • Gateways/Bridges/Routers • Latest in Ethernet Technology • 100MB LANs • Data and Video Servers • Protocol Converters • Network • Administration/Management Tools • Desktop Conferencing/Videoconferencing • E-Mail and EDI Connectivity • Workgroup Computing • Vertical Application Software



## COMDEX COMMUNICATIONS

### State of the Technology

COMDEX Communications will focus on the network-enhanced and delivered applications segment of the communications market, from wireless and CTI applications to remote access. As the market changes to one of "commodities" (since users no longer worry about the type of network they're connected to, or insurmountable compatibility issues), the differentiating factor is based on how well the communications network transports mission-critical applications.

### Solutions You'll See at COMDEX

• Applications such as groupware, applications development tools, software for server operating system traffic and enterprise management • Web-based CTI applications, including groupware integration • LAN-based computer telephony • Routers designed to allow bandwidth-intensive applications, such as multimedia, to run more effectively • Digital phones that provide access to Web applications, paging and advanced telephone functionality • Wireless services that allow anytime, anywhere connectivity for the mobile worker

### Products You'll See at COMDEX

• Internet and Intranet Solutions • Frame Relay, X.25, ATM • ISDN • DBS • Wireless Access Technologies, including CDMA, TDMA, CDPD • Cable Modems • High-Speed xDSL Technology • Bandwidth Managers • Gigabit Switches • FRADs



## COMDEX MULTIMEDIA

### State of the Technology

Improved server and database performance are opening the gateways to widespread use of networked multimedia in corporations. Other important developments include multimedia product information on DVD and CD-ROM with a link to the Web...Internet-based video applications and data collaboration sessions...digital video playback...and innovations in graphics acceleration and 3-D...all promising to drive sales of a new generation of hardware, software (including the burgeoning games and educational markets) and peripherals.

### Solutions You'll See at COMDEX

• Web-based multimedia technologies • The latest in stand-alone multimedia applications and systems and network-based initiatives • Building interactive multimedia business programs for the desktop • Incorporating virtual reality into corporate applications • Achieving full audio/video capability with DVD, CD-ROM and MPEG technologies

### Products You'll See at COMDEX

*Off-the-shelf and prepackaged products and services*, including multimedia titles, sound cards and speakers, accelerator boards, monitors and other technologies seeking distribution channels.

*Video processing*, including video capture systems, editing systems, authoring tools and multimedia applications, videoconferencing and white board applications, especially in a networked, corporate setting.



## COMDEX DIGITAL Consumer Technologies

### State of the Technology

The ability to digitize content — voice, video or data — will radically alter the way people communicate, conduct business and entertain electronically. COMDEX Digital Consumer Technologies embraces those products that join technology with consumer electronics in design and function — a critically important aspect of the IT industry. Technologies that gain popularity first in the convergence market are increasingly being adapted to enhance business computing and vice versa.

### Solutions You'll See at COMDEX

• Digital cable modems • xDSL technologies • New generation of interactive and 3-D games • SOHO all-in-one solutions • Digital cameras and miniature digital darkrooms — a new segment of business computing peripherals • E-commerce, including push technologies, Java applications and in-depth sales tracking technologies • Wireless/satellites for home and SOHO

### Products You'll See at COMDEX

• DVD • Personal Communication Systems (PCS) • Desktop/Personal Video Production Products • Audio/Video for Desktop • Personal Copiers • Word Processors • CD-ROM Hardware and Software • PC-TV/WebTV • Smart Phones • Interactive Digital Audio/Video Products • Soundboards • Speakers • Online Services • Telecommunications Systems for PCs • Telephone Equipment • Virtual Reality Products • Fax Equipment • Set-Top Boxes • Mobile Data Communication Devices • Educational and Personal Productivity Software

### Turn up the volume on multimedia advances in the CONFERENCE!

See pages 10–22 for sessions  
such as

Web Multimedia Delivery Options

Multimedia Computing  
and Entertainment

The Future of the  
Multimedia Desktop

Online Multimedia Development:  
Deploying Web-Based Content

Putting Digital Video  
on Your Web Site

Developing Applications for 3-D

Web Superstars

Now Playing at a PC Near You

### Turn the channel to digital consumer technologies in the CONFERENCE!

See pages 10–22 for sessions  
such as . . .

Smart Phones versus HPCs

Digital Video Disk

Digital Photography and  
the Digital Darkroom

The Future of the  
Multimedia Desktop

PCs and NCs: Cost and Functionality

Technical Support for  
Consumer Electronics

The Blurring Line between Consumer  
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## Explore the wide world of Microsoft solutions in the CONFERENCE!

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such as . . .

Planning for Microsoft  
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Developing an NT-Focused  
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Developing ActiveX Controls  
(And the Tools to Do It!)

## Link up with Netscape insights in the CONFERENCE!

See pages 10-22 for sessions  
such as . . .

The New Desktop Philosophy:  
Browser? Or Suite?

Groupware Platforms: Constellation  
versus Domino versus Exchange  
versus GroupWise

# Partner Pavilion Microsoft

The Microsoft Partner Pavilion is your single source for products and solutions from emerging, as well as established, developers and partners. It's a show within a show...bringing together Windows and other leading Microsoft solutions in one focused area that you won't find anywhere else.

### State of the Technology

Microsoft continues to leverage its installed base of desktop operating system and personal productivity/workgroup application products to offer more solutions for the server OS and applications market with Windows NT. Its full range of third-party software apps, custom solutions and hardware platforms will be exhibited, with a strong focus on enterprise computing, the Internet/intranet and the ActiveX Internet development platform.

### Solutions You'll See at the Microsoft Partner Pavilion

• Independent software vendors featuring the newest commercially available products for Windows 95 and Windows NT, Internet Explorer, Windows for Workgroups 3.11, BackOffice, Office 97, Microsoft OLE component software and more • DCOM • Microsoft Windows compatible systems and peripherals from independent hardware vendors • Networking and communications hardware and software from IHVs and ISVs • Solution Providers with comprehensive business solutions for a wide range of IS applications • Original equipment manufacturers featuring system manufacturers demonstrating products running on Windows 95, Windows NT and/or Windows NT Server applications

### Products You'll See at the Microsoft Partner Pavilion

Communications products and solutions for e-mail and messaging, groupware, multimedia development, databases, servers, mobile computing, client/server computing, Internet/intranet development and delivery, and desktop publishing and graphics.

# N NETSCAPE Partner Pavilion

It's the place to see the newest products to build on the world's #1 browser and intranet server technology. Catch the latest innovations in Netscape's Communicator suite of client Internet and intranet tools, including Navigator 4.0.

### Solutions You'll See at the Netscape Partner Pavilion

New products from independent software vendors to enhance SuiteSpot 3.0, the latest suite of server software for Web, messaging and crossware applications; and the new Netscape Communicator suite of client software, which integrates e-mail, real-time collaboration groupware, HTML authoring and browsing tools.

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**West African Research Association  
Regional Electronic Database Project  
Preliminary Report I  
Dakar, Senegal  
July 15, 1996**

**I. Introduction**

The introduction of the World Information Infrastructure (WII) initiative by United States vice-president Al Gore at the International Telecommunications Union (ITU) meeting in Buenos Aires in 1992 raised world interest on where the African continent stood in its ability to participate as a partner in the globalization and management of information. Research undertaken by experts to address this issue has revealed where Africa stands vis-à-vis telecommunications, full Internet accessibility and the management of information. The statistics paint a very sobering picture. According to Lawrence Landweber, professor of Information Science at Wisconsin University and president of the Internet Society, "The African continent remains the last area of the world that does not have major infrastructures or reliable links for the transference of data or information across the Internet."<sup>1</sup> In Ghana, a 1993 workshop concerning electronic networking in West Africa reported: "...progress in electronic networking has been significantly slower in West Africa than in the eastern and southern regions of the continent."<sup>2</sup> The latest report released in June 1996 (last report 1990) by the International Telecommunications Union (ITU) found that telecommunication development in Africa showed little change particularly in sub-Saharan Africa. In addition the report found that the spread of the Internet has been slow in most of Africa. Interestingly but not surprisingly, the report also found that most of the work required to get connections in place has been undertaken by academic communities, individual entrepreneurs and non governmental organizations.<sup>3</sup> Although these reports clearly show Africa lagging behind coupled with the lack of governmental interest and involvement, the last year has brought about significant changes. There has been an explosion of new governmental interest as well as the installation of network and internet connections by a number of private organizations. In addition long-term strategies are being developed through cooperation with foreign countries and international organizations so that Africa can quickly become a full member of the information community.

WARA with its Regional Electronic Database (RED) proposal finds itself perfectly poised to be a facilitator engaged in training West African information providers, developing a regional cataloguing database and participating in the exchange of information between U.S. and West African scholars. Early research conducted in Dakar, Senegal in June 1996 to determine the feasibility of the RED project did not reveal any other organizations providing our proposed services. However there are a number of general facts and observations that WARA must take into consideration if they are to be

<sup>1</sup>Howard French. "Slowly but with agitation, Africa enters the Information Age". The International Herald Tribune. 1995.

<sup>3</sup>Information Retrieval and Library Information. Volume 31, No.12. May 1996. Pgs.2-3.

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successful in their endeavor:

- Governmental stability in the region is vital to the success of the project. Close monitoring of the region is important. Case in point, Liberia is in the midst of a civil war which is situated next to one of the main sites Cote d'Ivoire. Although Liberia does not currently pose a threat, it is important to remember the current situation in Burundi, Rwanda and Zaire concerning border conflicts and the displacement of large groups of people. Before each concrete step WARA must always keep in mind the cost and benefits of working in a potential explosive situation.
- The involvement of government post and telecommunications authority (PTT) is usually required to proceed in networking plans. This requirement frequently hinders the progress of networking because of the PTT's rigid policies and poor management and computing capabilities, creating difficulties in moving from low bandwidth networks to high bandwidth global connectivity.<sup>4</sup>
- There exist the potential of enormous conflicts with PTT's because in most African countries telecommunications has traditionally been a major source of revenue. Even those who are knowledgeable and understand the value of the Internet are cautious and hesitant to open up their systems to the world information infrastructure.
- A decision regarding an AUPELF connection with an interconnection between SYFED/RED at the Dakar office is doubtful. If a real possibility it would have to be handled with the utmost diplomacy. Although it is officially a 'francophonie' initiative, it is definitely a French one. The French are paying for 80% of the cost and are always very wary when Americans want to become involved in any of their projects.<sup>5</sup>
- Because most of West Africa does not have a telecommunication infrastructure already in place this has created some unexpected benefits. Countries do not have to first make considerable investments in the older electric cable technology but can now move directly to state-of-the-art fiber optics technology and have an infrastructure that is compatible to those found in most advanced countries.
- Geographic distance between institutions within as well as between countries poses problems in linking them at the national and regional level. This factor will contribute to infrastructure costs and make national and regional interconnection and therefore intensive international linkages more difficult.
- Senegal seems at least verbally welcoming of WARA's RED project. 1) The Senegalese Ambassador to the U.S., just back from the African Communications (AFCOM) conference in Herndon, Virginia where he had hands on experience with the Internet, is very aware that his country's PTT must aid in opening the door to allow some support in building networks in Senegal. 2) A meeting with the Director of the Cabinet of the Cultural Minister, Alhassane Thierno Baro, produced real interest in concrete information, figures and dates of possible start of WARA's project.

With these general facts and observations in mind, the rest of this paper will

4. \_\_\_\_\_

<sup>4</sup>Robert J. Palmeri, retired USIS officer. E-mail message July 7, 1996: Palmeri to Swigart, Robinson and Tougara.



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explore specific findings and provide some recommendations.

## II. State of Internet Connections in Dakar, Senegal

Senegal is experiencing a slow but steady growth in providing access to the Internet. Currently four major players in affiliation with a number of partners are in the forefront of providing access through a number of different means. In addition one provider ENDA-TM primarily serves the non governmental community (NGO's). Each enterprise will be reviewed in hopes of providing a clear picture of choices and possibilities available to WARA. Please note that all the letters in the acronyms will be translated approximately in the order in which they are found in French.

### A. SONATEL and TELECOM-PLUS

The National Society of Telecommunications (SONATEL) located in Dakar, is the state owned enterprise responsible for all telecommunication activity in Senegal. SONATEL began providing commercial Internet service April 1, 1996. SONATEL's new technology can be described in the following:

#### 1. SONATEL Topology

##### a. First tier-International Connection- MCI.

SONATEL direct access to the Internet at the international level is provided by MCI through means of a permanent dedicated 64/kbs leased line. TCP/IP (Transmission Control Protocol/Internet Protocol. TCP/IP is the basic industry "standard" protocol for Internet access.

##### b. Second tier- Local Connection-SONATEL Node.

With a 64/kbs leased line SONATEL has used a router to split their leased line. One has been kept by SONATEL. They will be the provider of permanent commercial leased lines. In addition they have provided TELECOM-PLUS a permanent leased line to be the access provider for non leased lines to the local consumer population.

##### c. Third tier-Permanent leased line-TELECOM-PLUS.

TELECOM-PLUS is providing access to the local consumer under three configurations: RTC/X25/RNIS.

## 2. Pricing Scheme

| <u>COSTS</u>     | <u>SONATEL</u> | <u>TELECOM-PLUS</u> |
|------------------|----------------|---------------------|
| Installation fee | 650,000.00 CFA | 25,000.00 CFA       |
|                  | 1,300.00 US    | 50.00 US            |

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|   |                  |                  |
|---|------------------|------------------|
| Monthly fee   | 1,060,000.00     | 10,000.00        |
|   | 2,120.00         | 20.00            |
| Hourly Connection<br>after first four hours<br>use each month | -----            | 1,200.00<br>2.40 |
| Base Tax for every 3 minutes                                  | -----            | 50.00<br>.10     |
| Overall Tax at 20%  | 342,000.00       | 7250.00          |
|   | 684.00           | 145.00           |
| Total Start up costs  | 2,052,000.00 CFA | 43,500.00 CFA    |
|   | 4104.00 US       | 2,175.00 US      |

? 1st year ?

### 3. Configuration of SONATEL

- a. Leased line from MCI
- b. Routers
- c. Fire wall
- d. Ethernet LAN
- e. Modems

### 4. Configurations required by client for connection to SONATEL.

- a. Mac or PC 486 or higher
- b. Modem 28,800 bits/s
- c. Applications and Telecommunication software: NETSCAPE to navigate the net; TRUMPET to make the Internet connection; and EUDORA to receive and send electronic mail over the Internet.

### 5. Services offered

Full Internet access: e-mail, World Wide Web, FTP, and Bulletin Boards.

### B. AUPELF-UREF-SYFED/REFER

The Association of Universities Partially or Totally in French (AUPELF) was founded in Montreal in 1961. The Network of University of French Idcas (UREF) was created in 1986 by AUPELF to fill the gap of linking all scientific resources in all French speaking countries. Thus AUPELF-UREF combined to become The Francophone Agency for Higher Education and Research. AUPELF-UREF after a 1987 conference in Morocco introduced an initiative to respond to the information needs of developing French speaking countries. The first initiative, SYFED created information centers in each targeted country as well as being an editor of scientific information for the franchophone world and distributing that information manually or electronically. The second initiative REFER created an automated electronic environment at the SYFED information centers. The most important part of REFER to date is providing full Internet

access.

**1. AUPELF-UREF-SYFED/REFER Topology**

- a. First Tier -64/kbs Leased line from SONATEL
- b. Second Tier- Principal Node- PARIS- direct Leased lines  
Server-Router- REFER- direct Leased lines
- c. Third Tier-Secondary Node- SYFED Centers - X25/RTC/RNIS
- d. Fourth Tier- LAN-Minitel, Computers, and Dedicated Terminals
- e. Full Internet connection 64/kbs

**2. Pricing Scheme**

**COSTS**

- a. For the University of Dakar professors and Ph.D.. students there is no fee. For visiting American scholars there are no fees.

**3. AUPELF-UREF-SYFED/REFER Configuration**

- a. Leased line from SONATEL
- b. Routers
- c. Fire wall
- d. Ethernet LAN
- e. Modems

**4. Configuration required by client for connection to AUPELF-UREF-SYFED/REFER**

- a. PC 486 or higher
- ? — b. Modem 28.800 bits/s
- c. Applications and Telecommunication software: NETSCAPE to navigate the net; TRUMPET to make the Internet connection; and EUDORA to receive and send electronic mail over the Internet.

**5. Services offered**

Full Internet access.

**C. ORSTOM-RIO**

Paris based ORSTOM (Institute of Scientific Research for Development and Cooperation) and RIO (Intertropical Network of Computers) are a research/education network serving mainly West Africa. ORSTOM has set up a network linking 10 countries together. The RIO network uses public communication to serves as a gateway to local networks of micro-computers and provide computer centers accessible to the public.

**1. ORSTOM-RIO Topology**

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- a. First Tier- Leased line from SONATEL.
- b. Second Tier- Built radially around the backbone in Montpellier, France  
Senegal link is directly connected to central cite.
- c. Third Tier-Secondary node-Node stores data addressed to local users and transmits to Montpellier data addressed to other machines. Montpellier routes the mail to the secondary RIO nodes and to the Internet.
- d. UUCP/PC (UNIX to UNIX Copy Program, UUCP/MAC, IP/X25, PPP, TCP/IP.

## 2. Pricing Scheme'

*pi. 10000? 200000?*

### COSTS

Installation fee depending  
on technical solution  
(UNIX, UUCP)

|             |                |
|-------------|----------------|
| 20,000.00 - | 200,000.00 CFA |
| 40.00 -     | 400.00 US      |

Monthly fee depending  
on volume

|             |            |
|-------------|------------|
| 10,000.00 - | 100,000.00 |
| 20.00 -     | 200.00     |

Traffic fee per kb

|                      |                       |
|----------------------|-----------------------|
| 200.00               | -                     |
| 40                   | -                     |
| <u>30,200.00 CFA</u> | <u>300,000.00 CFA</u> |
| 60.40 US             | 600.00 US             |

Note: 50% reduction for Universities and high schools.

## 3. ORSTOM-RIO Configuration

- a. Backbone and direct access to Montpellier on local international phone line.
- b. Ethernet LAN and WAN
- c. Routers
- d. Modems

## 4. Configuration required by client for connection to ORSTOM-RIO

- a. PC 640 or higher or Mac
- b. Windows, DOS, MacOS, UNIX
- c. Applications/Telecommunications software: UUCP or PPP with EUDORA for e-mail
- d. Modem v32bis US Robotics or SAT

## 5. Services offered

E-mail. Currently working on providing full Internet access.

## D. AUPELF-UREF-SYFED/REFER - ORSTOM-RIO Consortium

American Association for the Advancement of Science. User's Guide to Electronic Networks in Africa. Second Edition. April 1996. Pg. 72-73.

AUPELF-UREF and ORSTOM in early 1996 decided to form a consortium to develop access to the Internet in francophone countries where they already have separate partnership agreements. Their plans include interconnecting their REFER and RIO networks. This consortium was created after the signing of an accord between the presidents of AUPELF and ORSTOM. The accord consists of a collaboration between these two electronic francophone networks that will combine access to education, research, and development information resources. The project will begin as an experiment. However as of today's date the system is yet up and running. The following is the consortium's suggested interconnection scheme. <sup>rd</sup>

### 1. Suggested AUPELF-UREF-SYFED/REFER - ORSTOM-RIO Consortium Topology

- First Tier- 64/kbs Leased Lines from SONATEL-Will negotiate with SONATEL as a consortium to obtain the best tariffs possible.
- Second Tier-REFER and RIO will have direct leased line between servers in each country where the servers are located.
- Third Tier- Currently UUCP but plan to provide full IP service and PPP link.

### 2. Suggested Pricing Scheme\*

| <u>COSTS</u>       | <u>UUCP LINK</u>           | <u>PPP LINK</u>            |
|--------------------|----------------------------|----------------------------|
| Installation fee   | 50,000.00 CFA<br>100.00 US | 50,000.00 CFA<br>100.00 US |
| Monthly fee        | 5,000.00<br>10.00          | 5,000.00<br>10.00          |
| Traffic fee per kb | 200.00<br>.40              | 120.00<br>.24              |
|                    | 55,200.00 CFA<br>110.40 US | 55,120.00 CFA<br>110.24 US |

### 3. Suggested AUPELF-UREF-SYFED/REFER - ORSTOM-RIO Consortium Configuration

- Leased line from SONATEL
- Routers
- Fire wall
- Ethernet LAN
- Modems

### 4. Suggested configuration required by client for connection to

- PC 640 or higher or Mac
- Windows, DOS, MacOS, UNIX
- Applications/Telecommunications software: UUCP or PPP with NETSCAPE to

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navigate the net; TRUMPET to make the Internet connection; and EUDORA to receive and send electronic mail over the Internet.

d. Modem v32bis US Robotics or SAT or Modem 28.800 bits/s

Note: An agreement must be worked out as to the protocols so that the servers may be able to "talk" to each other.

**5. Suggested Services offered**  
Full Internet access.

**E. PANA**

The Panafrican Information Agency (PANA) in conjunction with their two partners THE Senegalese Society on Interactive Information(ATI) and Jurisen (legal) initiated their LAN the African Network for Integration and Development (RAPIDE) on the 3rd of April 1996. Their goal is to place nodes in each of the 53 African nations and create a WAN that will interconnect inter-governmental agency and non governmental agencies. According to one of their representatives PANA is already on the Internet and have been consulted by 60,000 interested parties per month.

**1. PANA Topology**

a. Lcased line from SONATEL. No other direct information was available .

**2. Pricing Scheme'**

**COSTS**

|   |                           |
|---|---------------------------|
| Fee for simple e-mail                                   | 15,000.00 CFA<br>30.00 US |
| Fee per month with<br>unlimited full Internet<br>access | 10,000.00 CFA<br>20.00 US |

*how long? how many?*

**3. PANA Configuration**

No direct information was available.

**4. Configuration required by client for connection to PANA**

No direct information was available.

**5. Services offered**

No direct information was available

**F. ENDA-TM**

Located in Dakar, ENDA-TM focus is primarily the NGO sector (75%). However it also receives government/university (10%), individuals (10%) and private sector (5%) clients. They are currently using the FIDO network.

<sup>2</sup>SEN EXPRESS, Bulletin de l'Agence de presse senegalaise. " La fin du cloisonnement de l'Afrique?". Numero 2. Mai 1996. Pg.12.

1. ENDA Topology
  - a. PC-based Fidonet. Host computer operating system DOS.
  - b. Tier 1 point-to-point connection.

## 2. Pricing Scheme<sup>10</sup>

### COSTS

|                            |               |
|----------------------------|---------------|
| Instillation, training fee | 10,000.00 CFA |
| for simple e-mail          | 20.00 US      |
| conference mail            | no fee given  |
| Monthly subscription       | 2,500.00      |
|                            | 5.00          |
| Charge per kb sent         | 50.00         |
|                            | .10           |
| Charge per kb received     | 50.00         |
|                            | .10           |
|                            | <hr/>         |
|                            | 12,600.00 CFA |
|                            | 25.20 US      |

**Note:** This system is the cheapest available but needs additional review to determine if it could meet all of WARA's requirements. It does have an access to an Internet gateway.

## 3. ENDA Configuration

- a. point-to-point connecting to store and forward system.  
No direct access to Internet. Only offer e-mail and conference hook-ups.
- b. modem- dial-up connection (telephone line) to an existing node, usually local but possibly long distance.
- c. public domain(free) software available.
- d. Fidonet has been popular in Africa because the FIDO software is superior in terms of handling poor phone lines, because of its sophisticated data compression and error detection/correction features. Because Fidonet is not the industry standard those currently using this system and wanting to get full Internet access may have compatibility problems. Will have to ask node dialing for special arrangements.

## 4. Configuration required by client for connection to ENDA

- a. Mac or PC 486 or higher.
- b. Modem-no specifications given.
- c. Applications those available for telecommunication connection to Fidonet.

**5. Services offered**

E-mail (one to one), Conference Mail (one to many).

**III. Findings: State of Library Services**

*Quant.* Please note that this preliminary research has used only a minimum of accepted descriptive research methodology. All conclusions are based on a small non random sample. The sample questionnaire was not reviewed or tested.

The initial visits to a number of information providers (Libraries, Archives, Research centers and Information centers) revealed that as a whole Senegal's access to information consists of the following:

- 1) Incomplete and dated;
- 2) Work was still being done manually;
- 3) Automation was not viable in the near future because of the lack of funding;
- 4) Staff had never seen a computer;
- 5) Staff had heard of the Internet but had never seen a demonstration of any kind;
- 6) Limited number of professionals. There is usually one at the most two at every site. Most of the staff has had on the job training;
- 7) For professionals who had studied automation theoretically lack of practice were deteriorating their knowledge base.
- 8) All interviews revealed a real enthusiasm and openness to possible training and future access to the Internet. On the whole, professionals understood the need to be part of the global information community.



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**A. Sample of Questionnaire**

| name        | Cisse/Con.   | Ndiaye          | Kabou             | Mbaye     | Wele         |
|-------------|--------------|-----------------|-------------------|-----------|--------------|
| address     | B.P. 86      | 10017           | U.of Dakar        | Adm.Bld   | 4001         |
| #e-mail     | 23.10.99/no  | 24.29.27/yes    | 24.14.63/yes at C | 23.50.72/ | /22.08.71/no |
| Internet    | no           | yes/full        | no                | no        | no           |
| pub/private | senator/pub  | private         | private           | public    | private/spec |
| free/fee    | free         | free            | free              | free      | free         |
| needs       | computer     | self sufficient | computers         | computers | computers    |
| co/network  | no           | yes             | no                | no        | no           |
| auto train  | some         | all             | none              | some      | none         |
| WARA        | yes          | open            | yes               | yes       | yes          |
| exchange    | yes          | open            | yes               | yes       | yes          |
| TECH        | some         | full            | none              | some      | none         |
| year        |              | 1985            | 1972              |           |              |
| staff       | 2 prof/2tech | 2 prof          | 2 prof/ 3 tech    | 4 prof/3  | none         |
| seating     | 20           | 10              | 15                | 25        | none         |
| CD-ROM      | yes/1        | yes/2           | no                | yes/2     | none         |
| auto equip  | 1computer    | 2 com/4mtel     | no                | 6 com     | none         |
| application | texte/DOS    | win,dos         | no                | d-base,wi | none         |
| budget      | \$5000.00 US | not given       | not given         | 9186.11   | not given    |

**B. Recommendations**

Senegal has just gain national access to the Internet through SONATEL. The President of Senegal, Abdou Diouf attended a summit of francophone heads of state in December 1995 in Cotonou, Benin. In his speech President Diouf clearly indicated that his country must become part of the global information infrastructure." In addition as indicated before the Senegalese ambassador to the U.S. attended the AFCON conference in Virginia and was in agreement with his President. Thus, it appears that Senegal is open to setting up an infrastructure for automation and networking.

Given the simple sampling taken, as well as discussions with knowledgeable people in the field, Senegal is in need of great assistance in putting all the technological components together. More specifically for WARA there appears to be a large need for collaboration with Libraries, Research and Information centers in providing automation assistance as well as training. There is a great need for computers as well as CD-ROM readers. There was only one research center, AUFELF, that was completely automated and self sufficient. None of the libraries visited were automated thus still using manual card catalogues. Thus, WARA has a definitive possibility of collaborating with Senegalese information specialist and aiding them come into the 21st century as equal partners in the global information environment.

**IV. Installation of Regional Electronic Database: Phase I**

**A. Internet-Training Center in Dakar**

Before Internet training can begin to take place a number of fundamental requirements exist:

1. Provide the WARA librarian with e-mail access for direct communication concerning the RED project.
2. Install a computer/CD-ROM workstation in the WARA Library. Provide the WARA librarian with immediate training as well as a workstation for library automation (there are several very good CD-ROM products to automate small libraries. Training can take place in or out of country. Out of country allows the Librarian ability to see a larger variety of innovations. In addition if a long term Librarian would get solid training and could become one of the trainers at the WARA center as well as keep the library up to date.
3. WARA acquiring 20 computer terminals, two stacked CD-ROM readers for networking, and two WORM CD-ROM pressers for on sight burning of CD-ROM's with WORM technique.

status of  
WARC/ARQA  
implementation  
of bit

**3. Training information providers**

"SEN EXPRESS, Bulletin de L'Agence de presse senegalaise. " La fin du cloisonnement de L'Afrique?". Numero 2. Mai 1996. Pg.3.

Based on the findings most information providers have no computer training. A curriculum with a number of stages must be considered before Internet training can be considered. The following curriculum is suggested:

- a. the pedagogy of the world of automation;
- b. introduction of computers and capabilities;
- c. concept of Online Public Access Catalogue (OPAC);
- d. concept of Databases/CD-ROM and WORM technology;
- e. concept of Local Area Networks (LANs) and Wide Area Networks (WANs)
- f. concept of Internet of the Internet and all its components
  - 1) cost of connectivity
  - 2) use of e-mail, FTP, NETSCAPE, databases, bulletin boards

**B. U.S. Site visits**

The proposed U.S. site visits should not take place until the basic training outlined above is completed. Any trip to the U.S. without this fundamental knowledge base will leave untrained African information providers lost on their tours of US facilities. The trip will be more meaningful for both the host institutions as well as the training if they arrive with some core knowledge of automation and information technology.

**V. WARA/WARC Database of West African Libraries, Research and Information Centers Catalogue of holdings.**

**A. Vision: CD-ROM database in conjunction with building of electronic database**  
The proposal of building a CD-ROM database in phase I simultaneously with an electronic database exists because of three simple facts:

1. It is extremely difficult to predict how long it will take to build solid infrastructures in West Africa.
2. The cost of using and searching CD-ROM off-line versus telecommunication online cost is considerably less expensive. Given that the information providers will be novices and will need time to advance their search skills this format appears to be the most appropriate at the current time. In addition the cost of purchasing a CD-ROM workstation is moderate as compared to the current cost of linking a leased line.
3. The storage capabilities as well as the easy and low costs of transporting CD-ROM diskettes make them extremely appealing for use in West Africa. In addition the information deposited on CD-ROM can later be added to a functional electronic database by simply downloading the information.

Using the CD-ROM format would allow WARA to begin the cataloging project as soon as training is completed. It is probably more efficient to begin with a pilot project in Dakar to work out all the logistics. One suggestion to consider is the following scenario:

1. The University of Dakar has the only school of Library and Information Science in French speaking West Africa. The students come from all over the region to complete their studies. The University does not appear to have the funds to create a computer lab for the students. Approaching the administration and offering a collaboration where their students could be offered lab and training hours at WARA could be a wise choice.

2. If this collaboration were possible WARA could elaborate the contract. This would be to make as part of the University course requirement students work x number of hours on preparing the main library (other libraries on the campus would then follow) for CD-ROM cataloging and then begin the process of entering the catalog on CD-ROM diskettes.
3. WARA would decide if the students would come to the WARA site to enter the cataloging information on diskettes. It would probably be best in the early stages to have students come to WARA.

Head  
WARC

#### B. Hardware and Software Requirements

As discussed above:

1. 3 CD-ROM workstations located at WARA. 1 for staff, 2 for trainees. Can form a network.
2. At least two CD-ROM WORM pressers should be purchased for burning disks on site using WORM technology.
3. 1 CD-ROM software package. Packages exist to create an automated catalog as well as an automated library system. To provide researchers and other libraries with access to the catalog would simply require either mailing a diskette or if online services are available sending it electronically.

The cost of the above can be easily attained in the U.S. and will be done later this year.

#### C. Recommendations

WARA should:

1. Purchase initial CD-ROM workstation for training and automation of WARA library.
2. Provide the WARC librarian with e-mail so contact can be possible for information request needed in working with RED project.
3. Provide immediate training for WARC librarian either on site or send out of country.
4. Begin negotiation with SONATEL for own server. Because the intent is to be a Regional electronic research database it is best to have own leased line in the long run. However if cost is prohibitive at the start WARC should look into purchasing from the TELECOM-PLUS arm of SONATEL or AUPELF who has the only other server in Senegal.
5. Simultaneously begin Cataloging RED Project using CD-ROM technology as well as electronic technology.

#### VI. Conclusion

Initial research revealed that WARA's RED project is unique and would be important for the region. Because the Senegalese library and research community still largely functions in a manual environment, they are lacking the fundamental capability of providing current information to their users. In addition, as a whole the library and research community have either little or no hands on automation experience. With a receptive government the possibility of collaboration is good. WARA is in a position to move forward and participate in the development of West Africa's entry into the global information community. WARA will provide the possibility of the exchange of information and not a one way request for information.



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Terry Hammes was also the driving force behind the Real Estate Institute, Inc., a university think-tank for advanced real estate studies. Hurricane Andrew stilled REI, but those associated with that important endeavor always appreciated Ms. Hammes' leadership and energy.

Please feel free to call the undersigned. I will be happy to elaborate on my recommendation of Terry Hammes and Hammes Advertising.

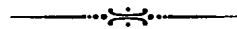
Sincerely,

Allan White, SIOR

AW:kc

*Orion*

# THE ORION GROUP



INTERNATIONAL REAL ESTATE INVESTOR SERVICES

ORION INVESTMENT AND MANAGEMENT LTD. CORP.  
9100 South Dadeland Boulevard, Penthouse 1, Miami, FL 33156  
Telephone (305) 670-8400 Fax: (305) 670-1505

## THE ORION GROUP--BACKGROUND

Since 1975, Orion Investment & Management Ltd. Corp. (OIMC), a Miami-based real estate company, has been discretely and successfully placing private foreign funds in high-grade real estate investments in the United States. In their majority, these investors have been clients of Orion Investments & Trust Ltd., an independent Swiss investment service company working with OIMC in a correspondent relationship. This highly successful joint effort has led to the creation of a portfolio of managed investor assets which today exceeds \$280 million in value, comprised of over 120 properties located in 14 states.

Building on this base of successful experience, OIMC is now expanding both its client and service bases and is extending its operations into new market areas. This growth will take place under the Group concept, wherein a family of independent companies will work together in a synergistic relationship to bring their individual specialties together to provide a complete array of services to their clients. As a first step to accomplish this growth, a new commercial brokerage subsidiary, Orion Commercial Ltd. Corp. (Orion Commercial), has been created to improve the Group's ability to provide the core real estate activities so essential to a complete investor services program.

A primary expansion target is the wide range of opportunities offered by the growing economies of Latin America. It is Orion's goal to establish a permanent office in the area to act within the Group structure to offer a wide range of services to both domestic and foreign clients. The new office will identify, offer, and manage investment opportunities in the region, and will act as the service base for Latin American investors wishing to use the Group's services in the United States, Europe, or elsewhere in the region.



## **THE ORION GROUP COMPANIES**

The family of independent companies which work together as the Orion Group provide a wide range of professional real estate and investment services to internationally oriented investors, developers, and users. Although each company is separately owned and conducts its business independently, it is the interactive combination of specialized skills which give the Group the depth and variety of service which no single company could provide.

The following list briefly describes the characteristics of the Group's component companies:

### **Orion Investment & Management Ltd. Corp. (OIMC), Miami, Florida**

This is the full-service real estate company which lies at the core of the Orion Group. The company acquires, manages, leases, and markets prime commercial properties for its own account and for its international clients. It provides full asset management services for the properties acquired for its investor clients, including property management, financial planning and reporting, marketing, and related tax and legal services.

### **Orion Investments and Trust Ltd., Geneva, Switzerland**

This is an independent investor service company based in Geneva, Switzerland, which acts as the exclusive European representative of the Orion Group in all real-estate related business. In addition to the real estate investment options provided by the Group, Orion Investments and Trust Ltd. offers its clients a number of portfolio and liquid management services in cooperation with major European banks. Orion Investment & Trust Ltd. also offers offshore company formation and management, bookkeeping and auditing services, and international tax and legal consultation.

**Orion Commercial Ltd. Corp., Miami, Florida**

This newly formed full-service real estate company was formed by merging OIMC's brokerage operation with Commercial Realty Alliance, an established commercial brokerage, consulting and leasing firm with a ten-year record of highly successful operation. Located in the Miami offices, this new subsidiary will provide all of the Group's direct real estate services for the United States. It maintains a very active position in all aspects of the business and, through its membership in the prestigious Society of Industrial and Office Realtors (SIOR), is fully immersed in all areas of the national market.

**Orion Mortgage and Finance Corporation, Miami, Florida**

A fully licensed Mortgage Broker, this company assists the Group's clients in fulfilling the financial requirements of their property investments.

**New Latin American Subsidiary**

This new, to-be-formed entity will be domiciled in Latin America and will have a permanent office in the area. This office will be responsible for identifying, qualifying, and packaging real estate investment opportunities in the region, and for marketing the Group's services in Latin America. It will be the primary services coordinator for Latin American investor-clients.

## **CLIENT SERVICES**

Through the interactions of its component companies, the Orion Group can provide a broad array of real estate and investment services to a variety of international and domestic clients. The company is dedicated to building up long term relationships with its clients, based on mutual trust and individual service.

For the international investor, the Group provides the following key real estate services:

- + investment analysis
- + business planning
- + property acquisition and disposition
- + asset management
- + property management
- + leasing agency
- + legal and tax consulting
- + bookkeeping, auditing, and reporting
- + development management and control
- + financing requirements

Through its highly developed domestic commercial brokerage operation and its presence in foreign markets, the Group can also undertake to solve the real estate requirements of the foreign or domestic international business client, whether through acquisition, leasing, or development.

These services can be grouped into three broad classes, which are discussed in detail on the following pages.

- + Brokerage Services
- + Development Services
- + Asset Management

## **BROKERAGE SERVICES**

All of the client services related to the purchase, sale, or leasing of properties are provided for investor-clients through Orion Commercial. This group of highly qualified professionals is involved in the national real estate marketplace on an ongoing daily basis. They review economic and technical information received from a wide variety of sources to determine the levels of pricing at which properties are being bought, sold and leased, as well as to assess demand trends and the nature and availability of different kinds of properties. They are continuously reviewing, inspecting, and analyzing properties in search of those having the best possible values within the framework of the Group's current investment parameters. They make purchase recommendations and prepare offerings on those opportunities which are determined to be appropriate for submittal to the Group's clients.

Leasing specialists within the department are responsible for the marketing of clients' income properties and for negotiating the best possible lease terms consistent with the individual investor-owner's investment plan.

## DEVELOPMENT SERVICES

This service is available to those clients who want a higher return than can be obtained from purely passive holding investments, and who are willing to accept the higher levels of risk and involvement entailed in the development process. Specialist executives work closely and continuously with the brokerage department to identify and select development opportunities for submittal to these investors. Also, when requested to do so by an owner-client or an Asset Manager they will assess the development potential of properties held in the managed investor portfolio.

Successful development requires the skillful management of a number of specialized services in the areas of design, construction, financing and marketing in order to define, build, and operate or sell the project. Special legal and tax considerations govern the structure of the development vehicle to assure that the investor's objectives are achieved, and a thorough understanding of zoning, permitting, and environmental requirements is needed to deal with these increasingly important issues.

Often the best opportunities are to be found in projects which are being promoted by reputable outside developers, who have the experience, solvency, and professionalism to qualify them as acceptable joint venture partners. In these cases, Orion will verify the project's economic feasibility and negotiate the best joint venture structure for the investor. A Group Project Manager will then act as the investor's representative in all dealings with the developer partner, providing oversight inspection and control, and assuring an accurate and timely flow of information to the investor.

## ASSET MANAGEMENT

This service provides the professional management of the investment asset as a business on behalf of the investor-owner. This activity includes the physical conservation of the property, the financial planning and control of operations, and the marketing of the asset. Each managed property is assigned to an Asset Manager, who is directly responsible for overall business control of the asset and for coordinating all of the activities which are required for its successful operation.

Every portfolio property is operated according to a business plan which incorporates the specific requirements of the investor-owner, and which includes an operating budget, financing and re-financing considerations, cash distribution instructions, and an exit strategy.

The day-to-day operation of the asset, including repairs and maintenance, lease administration and tenant relations, is carried out by a team of professional property managers, and the actual marketing of the property and the negotiation of new leases is done by the leasing specialists in the brokerage department.

Project accounting and financial reporting are carried out by the operations and accounting division, using systems designed for use by the most sophisticated financing institution. These systems not only assure the accuracy and relevancy of the reported information, but allow for the reports to be structured to the specific requirements of each investor.

## THE ORION PORTFOLIO

The following list contains a representative selection of properties currently in the managed portfolio. It is intended to illustrate the nature, quality, and variety of the investments acquired and managed by the Group on behalf of its clients.

| <u>Property Name/Tenant</u> | <u>Type</u> | <u>Location</u>     | <u>Size (Sq Ft)</u> |
|-----------------------------|-------------|---------------------|---------------------|
| 12201 Research Pkwy.        | Industrial  | Orlando, FL         | 104,000             |
| 1651 North Collins Blvd.    | Office      | Richardson, TX      | 73,500              |
| 18301 Biscayne Blvd.        | Office      | Miami, FL           | 31,800              |
| Aegon Insurance Co.         | Office      | Little Rock, AR     | 49,500              |
| American Auto Association   | Office      | Lauderhill, FL      | 11,700              |
| Barnett Bank                | Bank        | Coral Gables, FL    | 15,600              |
| Beach Shopping Center       | Retail      | Panama City Bch, FL | 69,000              |
| Chrysler Corp.              | Showroom    | Jacksonville, FL    | 40,800              |
| Circuit City                | Retail      | Montgomery, AL      | 33,100              |
| Coral Reef Professional     | Office      | Miami, FL           | 25,000              |
| Denny's                     | Restaurant  | Ocala, FL           | 5,600               |
| Florida Power & Light       | Office      | Ft. Lauderdale, FL  | 68,000              |
| Food Lion Shopping Center   | Retail      | Winston-Salem, NC   | 34,000              |
| General Electric Co.        | Office      | Memphis, TN         | 11,800              |
| Georgia Power Co.           | Office      | Atlanta, GA         | 44,200              |
| Kroger Shopping Center      | Retail      | Greencastle, IN     | 26,600              |
| Moog, Inc.                  | Industrial  | Clearwater, FL      | 92,000              |
| National Health Labs        | Office      | Louisville, KY      | 60,000              |
| NationsBank                 | Bank        | Inverrary, FL       | 10,600              |
| Perkins                     | Restaurant  | Lincoln, NB         | 5,100               |
| Picadilly Cafeteria         | Restaurant  | Atlanta, GA         | 11,100              |
| Pizza Hut                   | Restaurant  | Coral Springs, FL   | 2,600               |
| Price Waterhouse & Co.      | Office      | Tampa, FL           | 20,000              |
| Silo Stores                 | Retail      | New Orleans, LA     | 71,500              |
| Waffle House                | Restaurant  | Garland, TX         | 1,600               |
| Walmart                     | Retail      | Cleburne, TX        | 83,000              |

## SUCCESSFULLY MARKETING PROPERTY FEATURED THEME OF UPCOMING REALTOR'S SEMINAR

Using "power ads and brochures" and other dynamic mass-media techniques to merchandise real property will be the theme of a three-hour seminar hosted by the Miami Board of Realtors on Wednesday, April 4th, from 7:00 to 10:00 p.m. at the Sheraton River House, 3900 N.W. 21st Street in Miami.

The program will include a hands-on workshop format, with participants developing both an ad and a marketing flyer. It will be open to members and non-members, at \$7.50 for paid-in-advance members and \$10.00 for all others.

Speakers scheduled for the program include Allan White, a Realtor and principal in the Commercial Realty Alliance, Inc., a Coral Gables-based firm specializing in commercial and industrial property, and Terry Hammes, a licensed real estate

broker, president of Hammes Advertising, Public Relations & Marketing in Coral Gables and president of Hammes Realty Management Corp., a property management firm at the same location.

Included will be a review of the various marketing and communication techniques available, and the most effective way to utilize each of the mass-media channels of communications.

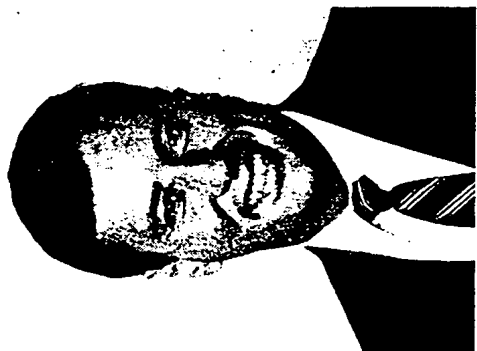
Allan White has more than 10 years of practical experience in the sale and leasing of income properties, particularly office buildings, and the sale of commercial development sites. He holds a BA from the University of Florida and is working towards a Masters in Real Estate.

White has participated in literally hundreds of commercial leases and numerous sales totalling nearly \$140 million since 1980.

Terry Hammes has been active in the advertising, public relations and marketing field since 1978.

Hammes Advertising has extensive experience in marketing and promotion for real estate accounts. Her agency swept the Florida Awards for Marketing Excellence in the commercial real estate marketing category in 1989, earning five FAME awards — for the Best Print Ad, Best Print Ad Campaign, Best Collateral, Best Corporate Campaign and Best Special Event. Her firm has been involved in marketing more than \$115 million of real estate in the past ten years.

Reservations for this hands-on marketing seminar may be made by calling the Miami Board of Realtors at 854-2050.



Allan White



Terry Hammes





## HAMMES ADVERTISING, INC.

836 SOUTH DIXIE HIGHWAY, CORAL GABLES, FLORIDA 33146-2674, TELEPHONE (305) 667-1199, FAX (305) 667-0440

June 17, 1997

Ms. Sandi Goldstein, Realtor  
Incoming President, Commercial Society  
Realtor Association of Greater Miami and the Beaches  
2050 Coral Way  
Miami, FL 33132

Hand delivered

Dear Ms. Goldstein:

Thank you for inviting me to become acquainted at Alan White's suggestion and for the invitation to your Commercial Society Breakfast and lecture on June 18th.

I was delighted to learn that the Realtor Association has accepted and implemented the Business Plan for the establishment of the Real Estate Institute at Florida International University, which was recently announced. It had been presented and accepted by FIU and RAM several days prior to Hurricane Andrew. My firm, in time, resources and staff hours, spent over 1 1/2 years working on the REI Business Plan and developing its various components and affiliations.

I am looking for several things from RAM and FIU in connection with this program:

- I would like an acknowledgment and recognition for the creation and for the role I played as founder and strategist in this program's development.
- In compensation for the time, effort, expense and Rights to the REI plan (which were copyrighted by myself as author), I would like to be granted a Lifetime Membership as a Realtor in Realtor Association of Greater Miami and the Beaches in the name of my licensed real estate brokerage firm of 12 years, Hammes Realty Management Corp. Also, since my primary profession is advertising, marketing and public relations, I would like the Lifetime Affiliate Membership designation be given to Hammes Advertising, Inc., founded 19 years ago, which has a highly developed market niche of real estate, financial and international trade accounts dealing with developers, owners, Realtors, association groups and contractors to the trade in real property and related areas. I am the P/S/T of both entities.
- As the primary organizer and chief architect of the REI Business Plan, I am eager to get to work along the lines of the components which I had structured into the original program. Those elements were: Marketing Director of the REI Program, which had a line item budget of \$24,000 per year, and
- Teaching courses as a Professor in Marketing Real Estate, Desktop Publishing, Public Relations etc. for credit at FIU and, for fees as part of the Continuing Ed and/or Professional Seminar aspects of REI.



## HAMMES ADVERTISING, INC.

896 SOUTH DIXIE HIGHWAY, CORAL GABLES, FLORIDA 33146-2674, TELEPHONE (305) 667-1199, FAX (305) 667-0440

I am also willing to interface other international work I am engaged in through both the Association and FIU to provide a very high-end international scope to the programming. Both the teaching/Marketing Director issues have been discussed with Dr. Dzanovich of FIU.

- I was Secretary of the Corporation and Founder of which prepared the REI Business Plan. As such, there is probably no one more qualified nor interested to be a standing (Permanent) member of the Advisory Board to which Dr. Dzanovich referred, and to which I and other (interested) members of the founding group would be assigned.

The formal recognition of my role in the Institute's is particularly important to my professional credentials. I have recently hosted a Russian on a Fellowship Exchange program which took him to 8 US cities. This gentleman is in charge of privatizing real property ownership for his country. He is in charge of one of three interrelated credit lines of \$400 million provided by the World Bank to implement this program. As a direct result of his professional meetings which I arranged and attended -- comprised entirely of my clients or professional associates -- resulted in my being nominated for the US Eisenhower Fellowship abroad -- and the promise of more like-kind individuals. Specifically, I have been promised a Deputy Minister of Finance (in charge of Housing) from China, this Fall.

I am also working with the United States Information Agency and the National Council for International Visitors on a Miami model and national prototype for a Web site founded on a business strategy and Business Development Plan I authored which will help generate short- and long-term economic impact to this region.

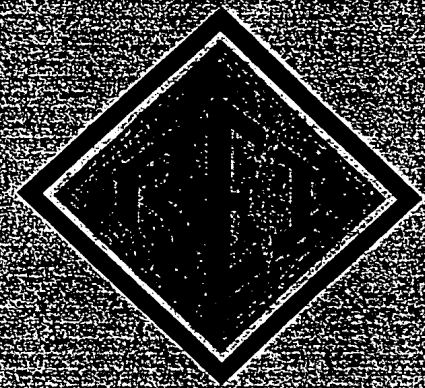
I am willing to interface this with RAM as well, thereby providing a high-profile international angle and marketing tool for REI, assuming arrangements regarding REI and my role in it can be agreed upon.

I am tremendously excited about these developments and see a lot of mutual gain by our continued cooperative efforts.

Sincerely,

Terry Hammes MBA, President  
Hammes Advertising Inc. and  
Hammes Realty Management Corp.

cc/encl: Harold Wyman, Ph.D., Dean, Business School, John Dzanovich, Ph. D., School of Banking, Florida International University; Alan White, SIOR, Realtor, John M. (Jack) Thomson, Esq.



THE REAL ESTATE INSTITUTE

## PLAN FOR THE ESTABLISHMENT OF THE REAL ESTATE INSTITUTE



Prepared by (left to right):

Allan White, Realtor; Terry M. Hammes, Marketing Director;  
John J. Gallagher, S.I.O.R.; President; Rev. Patrick O'Neill, PhD.;  
and Gregory Wolfe, PhD., Realtor-Associate

*The concepts included in this paper have been discussed with the F.I.U.  
Business School, including Dean Harold Wyman and  
Management Center Director Willabeth Jordan.*

June 22, 1992

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(c) 1992 Gallagher, Hammes, White  
FINAL DRAFT 26

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I. Purpose:

To establish an educational institution for continuing studies, professional designations and accredited degrees in the field of real estate, in conjunction with Florida International University and the Realtor Association of Miami.

II. Mission and Objectives:

The Real Estate Institute is committed to the highest standards of professionalism and competency in real estate education.

Professionalism is expertise supplemented by "wisdom" through constructive interaction with clients, competitors, the laws of society and the environment.

Competency within the real estate profession can only be established and sustained through a continuous education process, which is both intensive and extensive. Instructors of established expertise and proven ability to communicate are critical to this process.

Thus, professionalism and competency are the dual objectives of the Real Estate Institute in offering a series of courses designed to further the effectiveness of real estate practitioners.

Through course offerings which will allow for continuing education, license credits from the Florida Department of Professional Regulation, professional designations, (SIOR, CCIM, GRI, CPM, etc.) and college degrees (BBA, MBA), we will seek to elevate the standards of professionalism and competency to enable students to be more productive.

We will create new real estate courses on the "cutting edge" of our industry, while enhancing the understanding of fundamental values. Key to our approach will be the emphasis on case studies and group dynamics led by experienced and successful real estate professionals and academicians.

There is a difference between mission and results. At this time, there is an outstanding opportunity from a marketing standpoint, to emphasize *increasing the real estate professionals' earning capacity through education.*

III. Organization:

Entity:

The Real Estate Institute was started as a not-for-profit corporation by three individuals with cumulatively five decades of experience in ALL facets of commercial real estate, including brokerage, financing, investment analysis, development, commercial leasing and marketing. All three have experience conducting real estate seminars and writing professional articles. While the trio of founding partners' experience is heavily weighted in

commercial real estate, we will be providing extensive residential real estate courses, as well.

Joining this initial group are two academicians, both former presidents of local universities, with a wealth of experience both in collegiate education and in real estate. A third university professional provides twelve years of successful course administration. The fourth, the Dean of FIU's School of Business will oversee the program. REI thus has a strong grounding in both the practical and the academic aspects of program development.

We believe this is the right time to create a single entity in South Florida which could become the leading educational center for continuing and advanced education in real estate.

Key People:

John J. Gallagher, President of REI, is a member of the Society of Industrial and Office Realtors and formally Senior Partner of The Southeast Capital Group, Ltd. Mr. Gallagher has over eighteen years of real estate experience both as an asset manager and commercial broker. Earlier in his career, Mr. Gallagher and his partner were responsible for opening a major South Florida office market for one of the largest brokerage houses in the country. Through his association with the National Association of Realtors, the Realtor Association of Miami, and the very prestigious Society of Industrial and Office Realtors, John Gallagher has participated in many seminars and educational forums as a panel member or speaker.

Mr. Gallagher received his BSBA degree from Fordham University, where he became President of the Student Council and earned many scholastic honors. He has completed advanced real estate courses at the University of Miami and other educational institutions. In 1987, Mr. Gallagher was awarded the Realtor of the Year by the Miami Board of Realtors. In 1988, he was inducted into the Society of Industrial and Office Realtors, one of only 1700 top commercial real estate brokers in the world to have earned this honor. In addition, John Gallagher is a member of the National Association of Realtors and a Director of the Florida Association of Realtors and an officer and director of the Realtor Association of Miami.

Terry Hammes, Marketing Director of REI, and President, Hammes Advertising, Inc. has 14 years experience marketing real estate, medical, banking, high-tech and professional service accounts. Hammes Realty Corp. designed, leased, owns and manages an A.I.A. award-winning Coral Gables office building. Hammes Advertising swept the F.A.M.E. Awards (Florida Awards for Marketing Excellence) for commercial real estate marketing in 1989, sponsored by the Builders Association of South Florida and The Miami Herald, including Best Ad, Best Ad Campaign, Best Collateral, Best Corporate Campaign and Best Special Event.

Ms. Hammes serves as a Bank Director of First Florida Savings & Loan and is the 1991 Up & Comer Award Winner for Advertising sponsored by

Price Waterhouse/South Florida Magazine. The juried competition is the highest recognition in South Florida for rising stars in business. Hammes Advertising has marketed over \$115 million of real estate in the past ten years. A cum laude graduate from the University of Miami '76 in advertising and design, she will earn her M.B.A. in International Business with honors from St. Thomas University in Fall 1992. She is the author of *In Anticipation of a Free Cuba, How to do Business with Cuba*.

Allan White, Realtor, Commercial Realty Alliance. With 18 years experience in selling and leasing income properties, particularly office and retail space and large development sites, Allan White has participated in literally hundreds of successful commercial transactions, including complex joint ventures, air right sales and ground leases. Since 1980, he has closed nearly \$140 million in real estate transactions.

A graduate of the University of Florida, Allan White has also completed the courses for a Masters in Real Estate. He frequently conducts continuing education seminars and training programs for Realtor organizations, major banks and developers. Allan writes articles on distressed property disposition, growth management, commercial leasing and marketing; his most recent article was co-authored for the November 1991 issue of Skylines, the national magazine published by BOMA (Builders Owners Managers Association). He has been quoted in The Miami Herald, South Florida Business Journal, and Miami Review. His Commercial Realty client list reads like the Fortune 500 of finance and industry for South Florida.

Gregory Baker Wolfe, PhD. Dr. Wolfe has had a career in education, public affairs and international business. He is past president of Florida International University in Florida and Portland State University in Oregon. He served on the White House staffs of Presidents John Kennedy and Lyndon Johnson where he led negotiations for the development and financing of the Metropolitan Transit System of the National Capital Region. He also served in senior positions at the Department of State in Latin American Affairs.

As the former president of two major institutions of higher learning, Dr. Wolfe brings a wealth of academic and institutional administrative expertise to REI. At present, he is a full-time professor of international relations at Florida International University and a Realtor-Associate with Ross & Associates, Realtors, a Miami real estate brokerage firm.

The Rev. Patrick O'Neill, PhD. As the president of St. Thomas University, Father O'Neill spearheaded the \$10 million dollar capital campaign to construct the Morley Law School and Library on the St. Thomas University campus in 1989. He played the key leadership role in the development of the University's Graduate School, Law School and M.B.A. programs.

Father O'Neill is currently with the Catholic Archdiocese of Miami, where his civic and charitable work serving South Florida are well known.



His eight years of experience as Chairman of the Florida Independent Colleges and Universities of Florida (ICUF) will assist REI in obtaining the educational accreditations and professional designations so vital to the financial success of the organization. As Acting Dean of the Real Estate Institute, Father O'Neill's dynamic presence and guidance will help insure a solid base for curriculum development in the years to come.

Willabeth Jordan is Director of the Florida International University College of Business Administration's Center for Management Development. The Banking Center, and the International Executive Programs are all located within the College of B.A. and are collaborative units in this partnership. Ms. Jordan has directed the non-credit certificate program and executive seminars for individuals and corporate clients for twelve years. The Center for Management Development currently offers courses certifying professionals as personnel administrators, professional trainers, and managers in health care organizations. Representative corporate clients in management training include Cordis, American Express, Eastern Financial Credit Union, and Royal Caribbean Cruise Lines.

Ms. Jordan earned her M.B.A. in Public Administration and her B.S. in Political Science, both from Florida International University. Her advocacy is parliamentary procedure, and she authored the book, *The Easy Chair*. Ms. Jordan will serve as the Real Estate Institute's Academic and Administrative Director and Liaison, in conjunction with her role as FIU's Director of the Center for Management Development. She also teaches various Management courses. Under the direction of F.I.U. Business School Dean Harold Wyman, Ms. Jordan will be in charge of "program quality assurance," management of registration and facilities, and computerized evaluations.

Harold E. Wyman, Dean of the College of Business Administration at Florida International University since August 1990 has held prior faculty positions at the Harvard Business School, the University of North Carolina and the University of Connecticut. He holds a BS from Indiana University, an MBA University of Washington and a Ph.D from Stanford University.

Dean Wyman's professional background includes experience with the Controllers Department of Standard Oil, N.J., International Business Machines (IBM), Hartford National Bank, Banco Central de Honduras, Interamerican Development Bank, Graduate School of Banking of the South, Escuela Bancaria Centroamericano and Stonier Graduate School of Banking.

Dr. Wyman has appeared as a guest lecturer at ESAN (Peru), Universidad de Carabobo (Venezuela), INSEAD (France), IESE (Barcelona), UAM (Madrid) and the University of Mannheim (Germany). He is the author of four monographs and books and many journals articles in the areas of international accounting, managerial accounting, financial reporting and analysis, and education.

His academic honors are numerous, including a B.S. with Distinction, Beta Gamma Sigma, Beta Alpha Psi, Phi Kappa Phi, Stanford-Sloan Ph. D Fellow, Peat, Marwick and Mitchell Faculty Fellow.

National committee service includes positions as President, Administrators of Accounting Program, National Academic Relations Committee of the Financial Executives Institute and Chairman Global Affairs Committee of the American Accounting Association and membership in the American Accounting Association, Financial Executives Institute, Academy for International Business, Financial Management Association and European Accounting Association.

#### IV. Action Plan:

##### Sponsoring Organizations

Florida International University: REI believes that FIU has the size, image, reputation and scholastic credentials essential to establishing a successful real estate institute in South Florida. The FIU College of Business Administration is fully accredited by the American Association of Colligate Schools of Business (AACSB). This status has been achieved by only 268 of the more than 1200 degree granting business programs in the U.S.

The Realtor Association of Miami: With over 5,600 members, Realtor Association of Miami is the largest Realtor organization in South Florida and a key factor for success of the Real Estate Institute at "Florida International University."

The above sponsoring organizations are a "perfect fit for success" for REI. Each compliments the other with important synergistic benefits.

##### Organizational Benefits and Requirements:

##### Benefits to Florida International University:

- Endowed Chair to create an educational presence in real estate on two tracks: Credit and non-credit programs
- "Case Room" donation
- Credit programs: Undergraduate and graduate programs
- Non-credit programs: Service to the community through continuing education with professional seminars for advanced designation requirements
- A new real estate institute on campus
- Increase student base locally, nationally and internationally
- REI discounts for FIU students, faculty, and staff
- Income share from REI.

What REI/FIU needs from Florida International University:

- A permanent partnership relationship with and endorsement from Florida International University and Realtor Association of Miami
- Matching funding from the State of Florida
- Approval for REI/FIU Case Classroom, to be dedicated for course programming in REI/FIU's name
- Assistance in recruiting the most qualified adjunct professors
- Joint program development
- "Case Room" in new business school building with approved REI logo/architectural signage located in lobby. "Case room" for REI use Friday, Saturday and Sunday on preferred or guaranteed basis.
- Promotion through CMD Center for Management Development and appropriate FIU College of Business avenues in conjunction with REI, through Hammes Advertising
- A full, long-term working relationship with REI, the Realtor Association of Miami and FIU, directly linked to program development and success

Benefits to Realtor Association of Miami:

- Convenience and service of "at home" lectures and seminars versus out-of-town programs.
- Fulfillment of bequest made by Jerome Bain
- Designated "Case Room" in Realtor Association's name, at the new Business School on FIU's main campus
- Promotion of Realtor Association of Miami, particularly as it relates to the upgrading of the real estate profession
- Positive PR for the Realtor Association in the South Florida business community
- Recruitment advantages for Realtor Association of Miami including special REI discounts for Realtor Association of Miami members
- Eventual establishment of a national reputation for Realtor Association of Miami because of program
- On-going income from REI proceeds

What REI/FIU needs from Realtor Association of Miami:

- Approval of endowment fund
- Endorsement of Realtor Association of Miami
- Seed money for two year start-up and five year endowment
- Approval Jerome Bain Educational Trust
- Promotion through existing channels such as new member orientations, monthly newsletters, REI displays and literature racks in lobby, etc.
- Mailing of REI promotional material to membership on a monthly basis, including special feature box in all newsletters

- Initial funding from Realtor Association of Miami and promotional sources from both sponsoring organizations including, promotional and printing expenses
- See pro forma.

**V. Five Year Plan:**

- A) Year One: Organization and establishment of core curriculum for seminars in continuing education leading to designation programs in real estate though currently established national certification programs, as well as general programs. Funding for permanent Real Estate Chair, possibly through the Jerome Bain Educational Trust.
1. Marketing outreach: Public relations through local and national real estate media.  
Paid advertising to include the following geographic plan for expansion
    - a) local marketing in South Florida
    - b) Year 2 to 3 in State of Florida
    - c) Year 3 to 4, nationally and internationally.
  2. Recruitment of top adjunct professors on a variable costing basis (The professors will receive a percentage of seminar funds versus a fixed fee in order to minimize start-up costs.)
  3. Start the process of obtaining endorsements from various certifying bodies (Continuing Education Credits, GRI, CCIM, SIOR, etc.)
  4. Marketing Program implemented
  5. Programs Begun:

- |   |
|---|
| <ol style="list-style-type: none"><li>A. Continuing Education<br/>(1-day programs)</li><li>B. Intensive Studies<br/>(3 to 5-day programs)</li><li>C. Professional Designations<br/>(1-week programs)</li><li>D. Undergraduate Courses<br/>Preparation for future</li><li>E. Masters Degree Program<br/>Consider development</li></ol> |
|---|

- B) Year Two: Staffing and Regular Curriculum Schedule. Regular payroll established for Executive Director Gallagher (see pro

forma and budget). Core staffing including Program Administrator; programs enhanced and expanded.

- C) Year Three: Course offerings on an undergraduate basis leading to FIU/BBA in Real Estate.
- D) Year Four and Five: Graduate level courses offered leading to a FIU/MBA in Real Estate.

#### VI. Marketing Plan:

In conjunction with FIU and Realtor Association of Miami, the initial members of the Real Estate Institute will provide an important liaison with the community of real estate professionals, including prospective students and instructors. Mr. Gallagher, Ms. Hammes and Mr. White anticipate being involved in all phases of development including curriculum, funding, marketing and administration, with extensive guidance from Dr. Wolfe and Father O'Neill, under FIU's auspices.

Key to REI's success will be integrating REI's in-house marketing director into the very fabric of REI's organization. We believe this will give us an important marketing advantage compared to other educational offerings.

Initially, REI will establish an appropriate creative platform, including logo and stationary design, and distinctive collateral material promoting the Institute, its educational programs, schedules, course fees and faculty, etc. Anywhere the College of Business Administration will disseminate REI programming information through course catalogues and other appropriate media. REI will collaborate in the development of the material.

The initial marketing focus will be toward existing real estate license holders in Florida. As of January 2, 1992, there were approximately 322,388 licensees in Florida with approximately 128,175 located in Dade, Broward, Palm Beach and Monroe counties. Just a 2% market penetration, for example, could yield an enrollment of over 2500 students.

We also plan to target historically non-licensed participants in the real estate business, such as attorneys and accountants who provide counsel in real estate finance, sales and leasing; private and institutional investors, including their in-house management; developers; lenders; and a host of others. Over time, we expect this amorphous group to become our primary clientele for continuing education. Similarly, we would hope to generate strong attendance by college students, government officials and academicians with an interest in related areas. Education of Realtors and Realtor Associates shall be a primary emphasis, including special discount incentives whenever possible for this select group. International investor seminars and workshops will also be developed.

In addition to FIU's course catalogues, the student newspaper and alumni newsletter will be part of our marketing, P.R. and advertising.

We propose the following marketing approaches to successfully position the Real Estate Institute with five significant target audiences:

1) Real Estate Licensees:

- A) Design a direct mail campaign to be distributed using:
  - 1) Realtor Multiple Listing Services
  - 2) National Multiple Listing Service (special flyers)
  - 3) Membership list from Realtor Association of Miami and other boards. (District IV total membership)
  - 4) Licensee data available from State of Florida
- B) Implement personal presentations to large real estate brokerage firms in South Florida (such as at sales meetings).
- C) Provide seminars at local boards to officially introduce the Institute. This should include a high-quality slide presentation and course catalogues for distribution.
- D) Sponsor a booth at Florida Realtor Association and National Realtor Association conventions and place appropriate advertising.
- E) Develop REI stories for industry trade publications and organization newsletters.
- F) Place ads and seek publicity in national real estate organization publications (i.e. Southeast Real Estate News, Florida Realtor Magazine, NACORE, Urban Land Institute, etc.)
- G) Strategically place ads in local trade and organization newsletters.
- H) Strategically place ads in foreign newspapers for REI international seminars.

2) Associated Non-Licensees in Related Professions:

- A) Develop direct mail program for banks, mortgage lenders, real estate lawyers, accountants, investors, appraisers, property managers, developers, etc. (targeted per industry group)

- B) Implement personal presentations to personnel directors and real estate departments of larger corporations and financial institutions in South Florida.
- C) Strategically place ads in South Florida area newspapers and magazines.
- D) Develop a comprehensive public relations program to publicize the Institute in cooperation with FIU and the Realtor Association for the South Florida area, the state and the nation.
- E) Develop free "short courses" (eg., 30 minute "lunchtime specials" in office of major brokers, to familiarize potential students with studies of REI.
- F) Develop niche market strategies to attract and familiarize the foreign investor.
- G) Work with the Florida Department of Regulation, obtain certification for CE credit applicable toward licensing.

3) Florida International University:

- A) List initial seminars in appropriate University publications.
- B) Work with various designation organizations to develop professional designation courses to be taught through REI.
- C) Through a Distinguished Chair phase in credit course selections for undergraduate studies in the Business School, while developing graduate level offerings.
- D) Investigate the possibility of a Masters level program in real estate (with FIU taking the lead) that focuses on the more complex aspects of the real estate industry, including residential and commercial financing methods, commercial leasing tenant/buyer representation and asset management.
- F) Establish cross-promotions with the advanced accreditation programs of SIOR and others that can be applied to all target markets.
- G) Use the media available to College of Business at Florida International University, Realtor Association of Miami and REI (including direct mail to alumni, current and

prospective students and members of affiliated organizations).

- 4) **Governmental Officials:** Using the various marketing tools outlined above, we believe numerous course offerings would be of interest to officials involved in land planning, zoning, growth management and environmental safeguarding.
- 5) **Other Institutions, Media and Academic Professionals:** REI will maintain communication with other academic centers nationally and internationally, and with recognized real estate consultants and writers, in order to promote REI and keep REI current with issues that relate to the real estate industry.
- 6) **International Marketing:** through existing programs at FIU (such as the Banking Institute) and international marketing efforts, attract students, investors and developers to REI/FIU.

## VII Curriculum:

New York University has a widely respected education real estate program. We believe we can develop REI's programs using the NYU model, which is noted for attracting some of the country's most successful investors, developers, professionals and other practitioners as both instructors and students.

- A) **Professional Seminars:** Initial development of programming the first year will concentrate on continuing education seminars while REI works to establish accreditation with professional designations and Florida International University.

Sample topics being considered are attached.

- B) **Designation Seminars:** The National Association of Realtors serves as the umbrella organization for a host of professional national designations within the real estate profession. The development of Miami-based certification program is important to local real estate practitioners interested in advanced education and professional recognition, as well as to out-of-state students drawn to our winter climate.

Designation programs will probably take twelve to eighteen months to schedule in Miami. It should be noted that designation courses (CCIM, SIOR, GRI, etc.) are taught by their own staffs. REI will probably serve as administrators for these programs on a percentage of gross basis, with little marketing



work required. FIU may benefit significantly through increased use of its facilities on a paid basis, while the Realtor Association of Miami will be facilitating a valuable member service. (This is synergism in action.)

See attached for a chart depicting the interrelationship between the various professional designations.

- C) Interdisciplinary Seminars: Real estate affects and is affected by almost every area of human activity. For example, we envision special attention being given to interdisciplinary subjects, such as "Quality of Life" issues regarding the interplay of building design variables, and how they effect the viability of real estate development.

#### VIII. Long-range goals:

The Real Estate Institute has been established to advance the real estate profession. Centered in Miami, REI would like to draw students from the entire United States and beyond. Looking to the long-term, we envision:

- 1) Promoting strong local BS/BBA/MBA academic programs specializing in real estate.
- 2) Intern Program for stellar students to gain "hands-on" experience with top professionals in the areas of leasing, sales and marketing, management, finance and development.
- 3) Scholarships in real estate for:
  - A) University degree programs
  - B) Professional designation courses
- 4) More local Professional Designations courses, (courses offered in related fields such as mortgage brokerage and appraising)
- 5) Cruise Programs: Educational topics combined with various cruises, departing from the Port of Miami.
- 6) Real Estate Out-Reach Programs, such as a conference on new ways of allocating real estate resources to combat the poverty cycle, joint programs with the ABA, MBA and similar groups to address how Realtors and brokers can work with these professionals.
- 7) Real Estate Institute Data Center at FIU: There is a need and opportunity to centralize in Miami various sources of demographics; mapping changes; macro and micro factors in real estate, including industry migration statistics, economic base

changes, transportation, zoning, trade, finance, etc. Economic modelling, in concert with the Data Center could become a long-term goal and net excess profit center, ideally under the auspices of existing FIU departments.

- 8) Special Program in Real Estate Finance in concert with the Florida Bar Association and/or the American Bar Association, leading to a "REO Specialist" designation or "Certified Real Estate Risk Analyst" designation. (FIU and Realtor Association of Miami could be innovative national leaders in this growing new domain.)
- 9) Journal of scholarly articles concentrating on the "leading edge" of new ideas, particularly from the prospective of those involved in "creating markets" in real estate including, professional leasing, large property brokerage and major developments.
- 10) Periodic Annual Conferences on critical real estate issues--A sort of real estate "UN" with top national and international experts integrating multidisciplinary skills: Architects; Finance; Zoning; Appraisal; Management; Development; and Growth Management; Environmental Safeguarding, etc.
- 11) Special Joint Programs with other F.I.U. Colleges and Schools, not in the College of Business such as programs for either laymen or attorneys on legal issues in commercial leasing.
- 12) Florida International University and the Realtor Association of Miami's "Jerome Bain Real Estate Institute" to be developed, *possibly* with library, archives, museum of old "land models," classrooms, computers, CAD programming, executive offices, a research center and a reference library.

#### IX. How To Start:

Program Endowment: The Realtor Association of Miami would sponsor the Real Estate Institute at Florida International University by providing start-up\* funds from the Jerome Baines' estate and/or other sources. Initially, REI will require capitalization for marketing of the Real Estate Institute programs. Florida International University would provide classroom space (preferably a case study room at the new Business School Building) direct mail distribution or labels, and which will contribute to minimizing start-up costs (see budget and pro forma attached).

Incorporated into REI's five year marketing plan are three key financial elements:

- 1) Mandatory:  
Initial funding for start-up, course development, marketing functions such as advertising, PR and direct mail programs\* and five year commitment.
- 2) Mandatory:  
Real Estate Chair at Florida International University, to trigger State of Florida matching funds. An endowed eminent scholar's chair costing \$600,000 will generate \$400,000 from State of Florida matching funds.

OR

- 3) Purchase of "Case Room" by Realtor Association to house the non-credit and certificate programs, at a cost of \$\_\_\_\_.
- 4) Optional:  
Scholarship Fund (Real Estate Major)

\*These funds would be paid back by REI as soon as fiscally possible (see pro forma).

X. Summary:

This plan provides a basis for discussion of the viability of establishing a Real Estate Institute at Florida International University to serve the needs of students and practitioners in South Florida.

The Real Estate Institute is the product of over eighteen months of thought and effort by two leading commercial real estate brokers, a top advertising executive and two former university presidents. All have an active interest in upgrading the real estate profession. We believe we can maximize the effectiveness of REI as follows:

**Effective in Terms of Credibility:** Joint-sponsorship and guidance by Florida International University and the Realtor Association of Miami can maximize program quality and appeal by establishing high teaching standards and maintaining excellent course content.

**Effective in Terms of Initiative:** Seven key people will implement a plan of action in conjunction with FIU and the Realtor Association of Miami, with one individual phasing into full-time responsibility as REI's Executive Director, and another providing knowledge and administrative control.

**Effective in Terms of Exposure and Presentation:** Central to REI's success is the unique participation by one of South Florida's more effective real estate marketers, in ensuring that REI is responsive to "the market" for educational programs and is professionally promoted through extensive publicity and creative advertising to the community of real estate practitioners at large.

**Effective in Terms of Efficiency:** While REI requires the resources of both Florida International University and the Realtor Association of Miami to establish credibility, our plan is to initially use existing facilities and to incur costs on a "variable" basis relative to revenues. This reduces start-up costs and minimizes operating deficits. After the initial start-up years, REI's growth should be fully supported by internally-generated funds.

Conversely, due to the low start-up budget requested, combined with the one year of effort already expended on program development, REI principals will expect a variable share of unanticipated income, based on performance in the years to come. REI will be run as a well-managed business, by seasoned professionals.

#### **Alternatives to REI:**

There is presently no centrally located, recognized center offering professional level educational opportunities for practitioners or students aspiring to work in the real estate profession in South Florida. Proprietary schools which offer courses leading to licensing in real estate sales and brokerage abound, but are generally not substantive, in that they specialize in the austere area of State licensing requirements. Aside from some college level courses, we know of only one local organization that offers courses leading to a professional real estate certification, and that is in the limited area of property management.

Licensing schools do an effective job in assisting those who wish to become licensed and we do not intent to compete in this area. Local Boards of Realtors organizations provide a number of excellent courses, however we believe there is a definite need for "university" level programs on an on-going basis. We want to target the professional for their advanced educational requirements.

#### **XI. Recommendations:**

- 1) The Realtor Association of Miami should earmark funds for development of the Real Estate Institute in concert with Florida International University (see pro forma and budget).
- 2) Initial course offerings should be one-day programs which have a wide audience and are relatively more manageable.

Eventually, REI will emphasize subjects that lead to high-calibre specialized designations in the real estate profession.

- 3) The goal of the endowment: To begin curriculum development immediately and enable FIU to create an Eminent Scholar Real Estate Chair. Matching funds are available through the State for contributions of \$600,000 or more, depending on the contribution level.
- 4) Strong efforts should be made to establish relations with other academic institutions to help build REI and the University's "image" as South Florida's academic center for real estate education. Subject to Florida International University's preference and guidance, we would encourage REI becoming the regional real estate educational entity serving--and being served by--other universities.
- 5) To accomplish the foregoing objectives, all interested parties should designate committee members to implement this program.

## XII. Justification:

The significance of the real estate industry to Florida, the state and the nation makes it both appropriate and timely for South Florida's leading academic institution to join forces with the area's leading professional real estate association to develop these programs through REI.

Florida International University offers an ideal location for such an institute. FIU is an internationally prominent global university, in a key metropolitan area which is also the economic gateway to South America. Florida International University is known for its commitment to educational quality and to community service.

The Realtor Association of Miami is considered one of the most successful Realtor organizations in the United States. Its educational programs have been highly recognized for both excellent content and excellent participation.

REI would not replace current Realtor Association of Miami programs, but would provide continuing education opportunities that would compliment the Realtor Association of Miami's efforts. In fact, REI could well make the Realtor Association of Miami's education courses more successful by generating increased fervor in real estate education.

Until the Institute's enrollments reach a level requiring additional space, existing facilities can be used. Most expenses after the initial period will be covered by income generated by REI. Our variable costing basis for faculty will translate into higher net income to finance program expansion.

The untapped business market in real estate is an outstanding opportunity for both Florida International University and the Realtor Association of Miami.

We are prepared to make it happen.

Respectfully submitted:

\_\_\_\_\_  
John J. Gallagher, SIOR, President  
THE REAL ESTATE INSTITUTE INC.

\_\_\_\_\_  
Terry Hammes, Marketing Director

\_\_\_\_\_  
Allan White, Realtor

\_\_\_\_\_  
Gregory Wolfe, PhD., Realtor-Assoc.

\_\_\_\_\_  
Rev. Patrick O'Neill, PhD.

For Florida International University:

\_\_\_\_\_  
Harold E. Wyman, PhD., Dean  
College of Business Administration  
Florida International University

\_\_\_\_\_  
Willabeth Jordan, M.B.A., F.I.U.

VXIII. Exhibits:

- Exhibit 1. Seminar topics
- Exhibit 2. Pro forma
- Exhibit 3. National Assoc. of Realtors Umbrella Designations Chart
- Exhibit 4. REI sample flyer

Exhibit 1. Potential residential and commercial seminar topics.

1. "REO'S WHEW!"  
R.E.O. stands for "Real Estate Owned", which is the nomenclature banks often use after a foreclosure is completed. How can brokers obtain R.E.O. products to sell? What kind of special problems do commercial R.E.O.'s have? What are the regulatory parameters?
2. "REAL ECONOMICS IN REAL ESTATE"  
National and South Florida economies and governmental regulation (eg. "concurrency") related to various local real estate markets, such as luxury office space, hotels, high-end homes, land planning, trends in land prices, etc.
3. "HOW TO VALUE A DEVELOPMENT SITE"  
Ideally done on a case-study basis, taking into consideration location, zoning, site configuration, leasing markets, etc.
4. "TENANT EXPECTATIONS: THE COSTS OF BAD OFFICE BUILDING MANAGEMENT"  
What is needed to maximize both occupancy and rental? How much does good management cost? How is property management evaluated? Is there a difference between asset management and property management?
5. "APARTMENT BUILDING INVESTMENT: OPPORTUNITIES AND PITFALLS"  
Interplay of market rentals, operating expenses and financing reviewed, perhaps with a theoretical example. Condo-conversion considered also.
6. "DEBATE: EXCLUSIVE LISTING VS. OPEN LISTINGS IN COMMERCIAL REAL ESTATE"  
Most commercial real estate properties sell on an "open" basis. Why? Do open listings have advantages to brokers? How can brokers obtain worthwhile exclusive listings?
7. "OFFICE LEASING ROLE PLAY"  
Half of the audience would be given a sheet with "landlord" facts and objectives; the other half would receive "tenant" facts and objectives. A lease would then be "negotiated," each audience half led by a leasing professional, one representing the landlord and other representing the tenant. At the end of program, each side would be given "the other half of the story."



8. "SITE SELECTION: HOW THE PROS DO IT"  
Real estate representatives from major retailers would explain site review, construction costs and "store sales" economics and in determining the price that "ground" can command for various usages, ranging from a gas station to a grocery store to a bank.
9. "ZONING IN SOUTH FLORIDA:"  
Individual municipalities zoning reviewed and compared (eg. How is F.A.R. calculated in Coral Gables, City of Miami and Dade County?) Land value would be analyzed as a function of zoning, including obtaining zoning changes ("Post-consistency"). The process of changing zoning and/or master plans, with focus on Florida's GMA, would be covered.
10. "REAL ESTATE AND THE ENVIRONMENT:"  
A joint program with the Association of Environmental Professionals, might address: Broker's responsibility and/or liability in property inspections; Alternative solutions in dealing with environmental problems; Environmental problems which might not really be problems; (eg. Asbestos Abatement); How to live with the bureaucracy of environmental regulation.
11. "FLORIDA'S REAL ESTATE HISTORY:"  
A panel discussion by "living legends" might explore the "land sales game" in the 1920's or the modern office boom as Miami transformed from a tourist and retirement area of the 50's to a major trade and finance center today.
12. "FOR PRACTITIONERS, NOT WHIMPS:"  
Case study of a major lease or sale negotiation, or a program on "The Computer:" Boon or Bain? (or Sense vs. Non-sense)," or "IRR Fallacies (or: Is "Internal Rate of Return" Ever a Good Real Estate Tool?)
13. "CUTTING EDGE MARKETING PROGRAMS"  
Innovative ideas in generating buyers and sellers, or tenants, and landlords., relative to listing or representation agreements
14. "BEST MARKETING PLAN OF 199X:"  
In conjunction with a professional advertising group and divided into warehouse and office space for lease and for sale.
15. "ROLE-PLAYING:"  
Enlist University of Miami Marketing Department and/or Psychology Dept. to organize a hands-on session to: Negotiate an office lease; or complete a "Design-Build" project with a major investor, lender, developer and tenant for a stipulated type product; or negotiate a listing on a major property)
16. "CONSULTING:" Future opportunity area, or retreat from performance-based compensation?
17. "INVESTMENT ANALYSIS:"

INTRODUCTORY: Overview of analytical format; type of information needed; market data; estimated value.

ADVANCED: Verification of property data; deal structuring with lease guarantees and/or seller financing; IRR as a tool and an obstacle; relationship to appraisals.

CASE STUDY: Real-life example used to apply basic and advanced analytical techniques to determine purchase and finance values and/or alternative ways to structure financing to achieve various investor goals.

COMPUTERS: Use and application

18. "APPRAISAL" AS SCIENCE AND ART IN INVESTMENT REAL ESTATE: What should a "good" appraisal cover? Why can a "good" appraisal be wrong? What is the difference between an appraisal and a feasibility study? Is there anything better?
19. "LOAN UNDERWRITING: WHY DO BANKERS APPROVE BAD LOANS AND REFUSE GOOD ONES?" From the lender's perspective, what information is needed? What elements can help make a loan failure-safe? What elements can make a failed loan cost-free? Is there a role for the commercial broker during loan underwriting? What "tricks" do developers play in justifying a loan? What should a good loan submittal include?
20. "RTC: WHEN DOES "HOLD AND GROW" MAKE MORE SENSE THAN "TRASH AND DUMP" IN REAL ESTATE DISPOSITIONS FROM FAILED FINANCIAL INSTITUTIONS?" Macro-economic over-view of RTC's national policies. Are their policies contributing to a recession or a depression? Are there tax law remedies to bolster the value of RTC property?
21. "THE FALL OF CASTRO:" How might the South Florida economy be affected when Castro loses control in Cuba? Demographic changes? Flight of investment capital? Opportunities for trade? Opportunities for infrastructure development in Cuba? Prospects for stability and freedom in Cuba, after Castro.
22. "INVESTOR/VISA PROGRAMS:" Discussion of new federal programs to stimulate foreign investment in the US, under INS auspices. Tax experts and business brokers and investment Realtors will be particularly interested in this new opportunity area.

Residential and Commercial Seminar Examples:

## PRINCIPLES & PRINCIPALS IN NEGOTIATION: *A Seminar on Achieving Objectives*

Sponsored By: **THE REAL ESTATE INSTITUTE INC.**  
896 South Dixie Highway, Coral Gables, Florida 33146  
Tel: 305-665-7968, FAX: 305-667-0440

*"Negotiation is optimizing your side of the deal."*

*– Charles Edison Harris, Esq.  
Author, Business Negotiating Power*

### NEGOTIATION THEORY, ACTIONS AND IMPLICATIONS

- ☐ Day-to-day encounters versus major events
- ☐ Negotiation is evolution
- ☐ The individual and organization
- ☐ Non-negotiable values

### NEGOTIATION AS SCIENCE

### WHAT ARE THE PRINCIPLES?

- ☐ Reality check!
- ☐ Establishing goals, a hierarchy of objectives
- ☐ Principle of Trade
- ☐ "The other person's shoes."
- ☐ Mutual responsiveness: "Your shoes also."
- ☐ Seeking intermediate agreements
- ☐ Quid-pro-quo versus absolute
- ☐ Techniques that work
- ☐ Changing strategy
- ☐ Building bargaining structure
- ☐ Timely concession, give away
- ☐ Negotiating by document

### NEGOTIATION AS ART

### ACTION BY PRINCIPALS!

- ☐ Maintaining cooperative posture
- ☐ Psychological preconditioning
- ☐ Maintaining control
- ☐ Keeping momentum
- ☐ Setting the pace

### CHANGING CONDITIONS

### DIFFERENT APPROACHES

- ☐ Maintaining focus
- ☐ Changing the "place " of negotiation
- ☐ Personal versus business
- ☐ Residential versus commercial
- ☐ Leasing versus selling
- ☐ Short-term versus long-term

## MARKETING REAL ESTATE FAST IN A SLOW ECONOMY

### *Finding the Hidden Opportunity*

Presented By: John Gallagher, SIOR, Realtor, Miami, FL  
Allan White, Realtor, Commercial Realty Alliance  
Coral Gables, Florida  
Terry Hammes, Hammes Advertising, Coral Gables, Florida

Sponsored By: THE REAL ESTATE INSTITUTE INC.  
896 South Dixie Highway, Coral Gables, Florida 33146  
Tel.: 305-665-7968, FAX: 305-667-0440

*"When the going gets tough, the tough get going!"*

~ Anonymous

| RECOGNIZING THE SLUMP | MARKET OR PERSONAL? BOTH? |
|-----------------------|---------------------------|
|-----------------------|---------------------------|

- ☐ Defining the real problems: Substance versus Rhetoric
- ☐ Reality versus Perceptions
- ☐ Early symptoms
- ☐ What is happening to others?
- ☐ Statistics lie!
- ☐ Assess market conditions: Past, Present And Future!

| ESTABLISHING A NEW AGENDA | OLD GOALS & NEW |
|---------------------------|-----------------|
|---------------------------|-----------------|

- ☐ Short term: Surviving in the slow economy
- ☐ Long term: Prospering in a slow economy
- ☐ Working smarter - Activity versus Productivity
- ☐ Time management by objective; Acceleration of time

| IN THE TRENCHES | ATTITUDE THAT SELLS |
|-----------------|---------------------|
|-----------------|---------------------|

- ☐ Motivating yourself
- ☐ Motivating sellers and buyers
- ☐ Tracking leads and deals - an "Early Warning System"
- ☐ New concepts in marketing
- ☐ New skills

| SUCCESS AWAITS | MANY LIVES, MANY PATHS |
|----------------|------------------------|
|----------------|------------------------|

- ☐ Going where the activity is - Product that sells
- ☐ Lenders: The new "real" seller
- ☐ Creative Financing: Easy to say, but tough to do
- ☐ Dangers and benefits in specialization
- ☐ Keeping control: Goals, Strategy, Course Corrections And "Closing"
- ☐ The art of closing a deal; The Five C's: Convey, Convince, Convert, Close And Collect
- ☐ Staying active: The next deal

REI/INCOME & EXPENSES PRO FORMA

| DESCRIPTION               | YEAR 1    | YEAR 2    | YEAR 3    | YEAR 4    | YEAR 5    |
|---------------------------|-----------|-----------|-----------|-----------|-----------|
| # OF STUDENT SEMINAR DAYS | 860       | 1,928     | 2,520     | 4,550     | 5620      |
| ADJUSTED GROSS INCOME     | 88,445    | 334,270   | 557,422   | 939,325   | 1,246,363 |
| FIXED EXPENSES            |           |           |           |           |           |
| DIRECTOR                  | 30,000    | 40,000    | 50,000    | 60,000    | 70,000    |
| ADMINISTRATOR             | 23,000    | 33,000    | 38,000    | 43,000    | 48,000    |
| MARKETING & PR ADMIN.     | 24,000    | 29,000    | 34,000    | 39,000    | 44,000    |
| OFFICE STAFF              | 8,000     | 16,000    | 21,000    | 26,000    | 31,000    |
| OFFICE SUPPLIES, COPYING  | 5,400     | 7,400     | 9,400     | 11,400    | 13,400    |
| OFFICE EQUIPMENT          | 2,000     | 3,000     | 3,000     | 3,000     | 3,000     |
| RENT                      | 500       | 1,000     | 1,000     | 1,000     | 1,000     |
| PHONES                    | 2,400     | 2,400     | 2,400     | 2,400     | 2,400     |
| ACCOUNTING                | (FIU/RAH) | (FIU/RAH) | (FIU/RAH) | (FIU/RAH) | (FIU/RAH) |
| LEGAL                     | 1,200     | 1,200     | 1,200     | 1,200     | 1,200     |
| MEETINGS & EXPOSITIONS    | 5,000     | 5,000     | 5,000     | 5,000     | 5,000     |
| CONSULTANT                | 3,000     | 3,000     | 3,000     | 3,000     | 3,000     |
| SUBTOTAL                  | 104,500   | 141,000   | 168,000   | 195,000   | 222,000   |
| MISC. @10%                | 10,450    | 14,100    | 16,800    | 19,500    | 22,200    |
| TOTAL EST. FIXED          | 114,950   | 155,100   | 184,800   | 214,500   | 244,200   |
| VARIABLE EXPENSES         |           |           |           |           |           |
| PLACEMENTS                | 25,000    | 56,000    | 73,000    | 132,000   | 163,000   |
| ADVERTISING               | 14,400    | 17,400    | 20,400    | 23,400    | 26,400    |
| REIMBURSEMENTS            | 1,800     | 1,800     | 1,800     | 1,800     | 1,800     |
| ADJUNCT PROFESSORS        | 13,300    | 32,700    | 46,000    | 86,800    | 115,700   |
| SEMINAR COSTS             | 7,800     | 19,300    | 27,800    | 54,600    | 73,100    |
| SUBTOTAL                  | 62,300    | 127,200   | 169,000   | 298,600   | 380,000   |
| MISC. @10%                | 6,230     | 12,720    | 16,900    | 29,860    | 38,000    |
| TOTAL EST. VARIABLE       | 68,530    | 139,920   | 185,900   | 328,460   | 418,000   |
| TOTAL EXPENSES            | 183,480   | 295,020   | 370,700   | 542,960   | 662,200   |
| DEFICIT/SURPLUS           | (95,035)  | 39,250    | 186,722   | 396,365   | 584,163   |
|                           | =====     | =====     | =====     | =====     | =====     |

| SEMINAR TYPE       | 1-DAY     | 3-DAY   | 5-DAY  | DESIG.  | CUMUL.    |
|--------------------|-----------|---------|--------|---------|-----------|
| YEAR 1             |           |         |        |         |           |
| # STUDENTS         | 20        | 18      | 12     | 0       |           |
| RATE PER COURSE    | \$125     | \$365   | \$595  | \$0     |           |
| # SEMINARS         | 12        | 4       | 2      | 0       |           |
| PROJECTED GROSS    | 30,000    | 26,280  | 14,280 | 0       | 70,560    |
| EST. DISCOUNTS %/% | 6,000     | 3,942   | 1,428  | 0       | 11,370    |
| ADJUSTED GROSS     | 24,000    | 22,338  | 12,852 | 0       | 59,190    |
|                    | =====     | =====   | =====  | =====   | =====     |
| SEMINARS           | 18        |         |        |         |           |
| ATTENDEES          | 336       |         |        |         |           |
| SEMINAR DAYS       | 34        |         |        |         |           |
| INCOME P/SEMINAR   | 3,288.33  |         |        |         |           |
| INCOME P/ATTENDEE  | 176.16    |         |        |         |           |
| YEAR 2             |           |         |        |         |           |
| # STUDENTS         | 64        | 51      | 28     | 115     |           |
| RATE PER COURSE    | \$138     | \$402   | \$655  | \$765   |           |
| # SEMINARS         | 14        | 4       | 3      | 4       |           |
| PROJECTED GROSS    | 123,648   | 82,008  | 55,020 | 351,900 | 612,576   |
| EST. DISCOUNTS %/% | 24,730    | 12,301  | 5,502  | 235,773 | 278,306   |
| ADJUSTED GROSS     | 98,918    | 69,707  | 49,518 | 116,127 | 334,270   |
|                    | =====     | =====   | =====  | =====   | =====     |
| SEMINARS           | 25        |         |        |         |           |
| ATTENDEES          | 1,644     |         |        |         |           |
| SEMINAR DAYS       | 41        |         |        |         |           |
| INCOME P/SEMINAR   | 13,370.81 |         |        |         |           |
| INCOME P/ATTENDEE  | 203.33    |         |        |         |           |
| YEAR 3             |           |         |        |         |           |
| # STUDENTS         | 73        | 55      | 40     | 120     |           |
| RATE PER COURSE    | \$150     | \$440   | \$675  | \$790   |           |
| # SEMINARS         | 15        | 5       | 3      | 8       |           |
| PROJECTED GROSS    | 164,250   | 121,000 | 81,000 | 758,400 | 1,124,650 |
| EST. DISCOUNTS %/% | 32,850    | 18,150  | 8,100  | 508,128 | 567,228   |
| ADJUSTED GROSS     | 131,400   | 102,850 | 72,900 | 250,272 | 557,422   |
|                    | =====     | =====   | =====  | =====   | =====     |

SEMINARS  
ATTENDEES  
SEMINAR DAYS  
INCOME P/SEMINAR  
INCOME P/ATTENDEE

YEAR 4

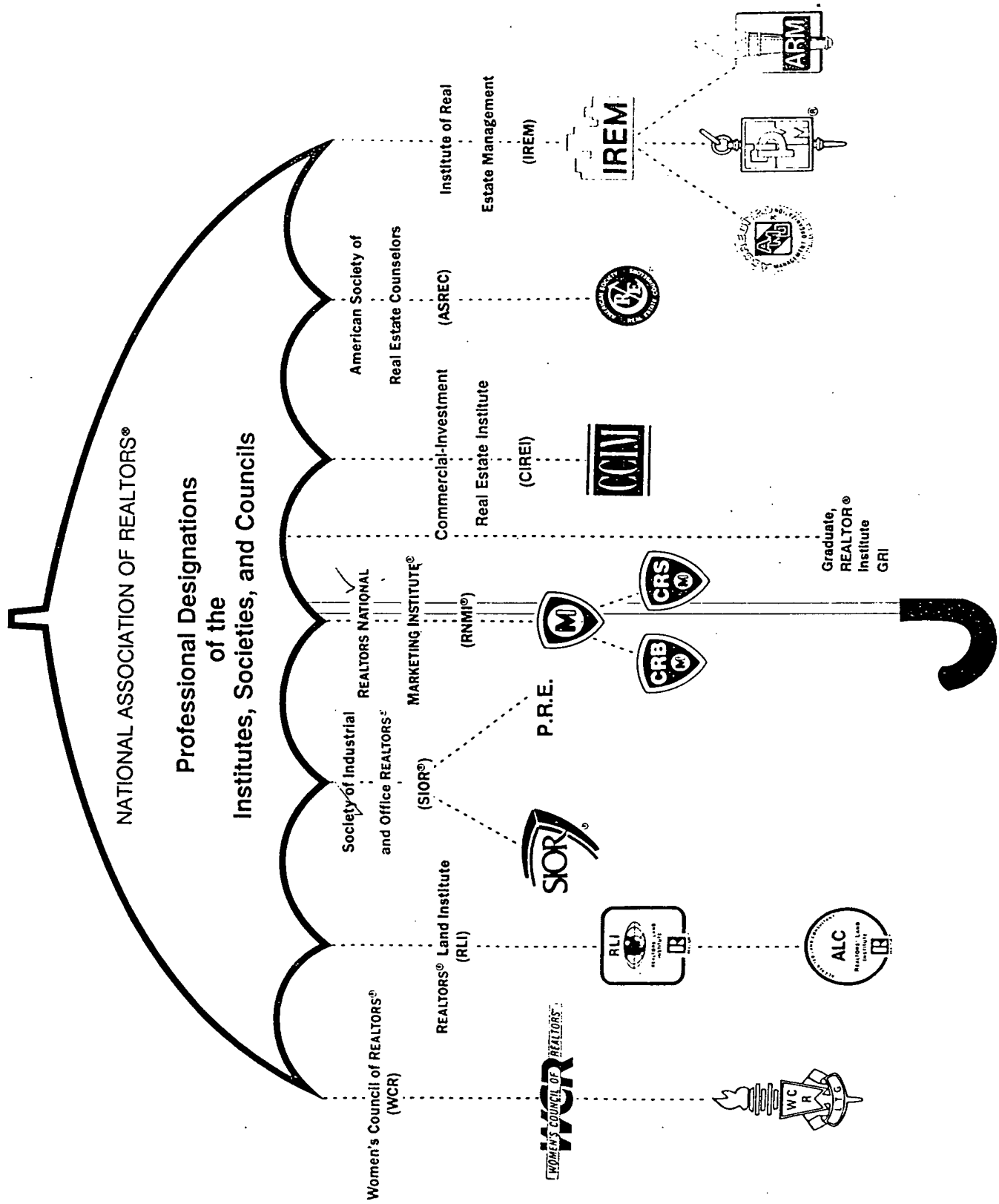
|                   |           |           |
|-------------------|-----------|-----------|
| # STUDENTS        | 150       |           |
| RATE PER COURSE   | \$810     |           |
| # SEMINARS        | 9         |           |
| PROJECTED GROSS   | 1,093,500 | 1,775,900 |
| EST. DISCOUNTS 4% | 732,645   | 836,575   |
| ADJUSTED GROSS    | 360,855   | 939,325   |

SEMINARS  
ATTENDEES  
SEMINAR DAYS  
INCOME P/SEMINAR  
INCOME P/ATTENDEE

YEAR 5

|                   |           |           |
|-------------------|-----------|-----------|
| # STUDENTS        | 154       |           |
| RATE PER COURSE   | \$850     |           |
| # SEMINARS        | 11        |           |
| PROJECTED GROSS   | 1,439,900 | 2,348,020 |
| EST. DISCOUNTS 4% | 964,733   | 1,101,657 |
| ADJUSTED GROSS    | 475,167   | 1,246,363 |

SEMINARS  
ATTENDEES  
SEMINAR DAYS  
INCOME P/SEMINAR  
INCOME P/ATTENDEE



The Affiliate Designation chart was created to provide States and Boards with an up-to-date, graphic overview of NAR's Institutes, Societies, and Councils and their respective designations. Contact Kathleen Keenan (312)329-8826.



# MARKETING REAL ESTATE *FAST* IN A SLOW ECONOMY

## Finding the Hidden Opportunity

**Presented By:** John J. Gallagher, SIOR, The Gallagher Group, Inc., Miami, FL  
Allan White, Realtor, Commercial Realty Alliance, Coral Gables, Florida  
Terry Hammes, Hammes Advertising, Coral Gables, Florida

**Sponsored By:** THE REAL ESTATE INSTITUTE INC.  
In Association with:  
THE MIAMI BOARD OF REALTORS, and  
THE UNIVERSITY OF MIAMI  
896 South Dixie Highway, Coral Gables, Florida 33146  
TEL.: 305-665-7968; FAX 305-667-0440

### **RECOGNIZING THE SLUMP     *MARKET OR PERSONAL? BOTH?***

- ▶ Defining real problems: Substance versus Rhetoric
- ▶ Reality versus Perceptions
- ▶ Early symptoms
- ▶ What is happening to others?
- ▶ Statistics can lie
- ▶ Assess market conditions: Past, Present And Future!

### **ESTABLISHING A NEW AGENDA**

### ***OLD GOALS & NEW***

- ▶ Short term: Surviving in the slow economy
- ▶ Long term: Prospering in a slow economy
- ▶ Working smarter: Activity versus Productivity
- ▶ Time management by objective; Acceleration of time

### **IN THE TRENCHES**

### ***ATTITUDE THAT SELLS***

- ▶ Motivating yourself
- ▶ Motivating sellers and buyers
- ▶ Tracking leads and deals: An "Early Warning System"
- ▶ New concepts in marketing
- ▶ New skills development

### **SUCCESS AWAITS**

### ***MANY LIVES, MANY PATHS***

- ▶ Going where the activity is: Product that sells
- ▶ Lenders: The new "real" sellers
- ▶ Creative Financing: Easy to say, but tough to do
- ▶ Dangers and benefits in specialization
- ▶ Keeping control: Goals, Strategy, Course Corrections and **CLOSING!**
- ▶ The art of closing a deal; The Five C's: Convey, Convince, Convert, Close and **COLLECT!**
- ▶ Staying active: The next deal!



## HAMMES ADVERTISING, INC.

896 SOUTH DIXIE HIGHWAY, CORAL GABLES, FLORIDA 33146-2674, TELEPHONE (305) 667-1199, FAX (305) 667-0440

June 20, 1997

John Zdanowicz, Ph.D.,  
School of Business, Banking & Finance Department  
Florida International University  
11200 SW 8th Street  
Miami, FL 33199

Via fax: 348-4182

Dear Dr. Zdanowicz:

Thank you for taking the time to meet with Alan White and myself on Monday regarding the Real Estate Institute at FIU and RAM. I met with the incoming President of the Commercial Society of RAM, Sandra Goldstein, and the Executive Director, Debra Spadofora on Tuesday, June 18, 1997.

As I mentioned before, I would like the return of the Miami Council of International Visitors Business Development Plan and my 1994 USAID Financial Fellowship Grant application as soon as possible. I hope you have had the opportunity to look through the material I left with you.

Enclosed is a letter I submitted to RAM which is self explanatory. I look forward to further discussions and positive progress regarding my involvement and recognition for the Real Estate Institute long before the Fall programs commence. I understand the RAM management will be getting back to me next week. I did not provide them with my MCIV Business Development program documents as I did you. However, their reaction to my international angle was extremely positive, as was your initial favorable response. You both recognized that this international strategy of training developing nations on the the "how to's" of privatization of real property has broad ramifications -- and that it could literally put the FIU Real Estate Institute on the map (metaphorically).

I hope we can come to a mutually acceptable formula to help the program grow and to compensate this firm's efforts in the REI founding. Please call when you have had the opportunity to discuss this with Dr. Wyman and RAM.

On behalf of Alan and I, it was a pleasure meeting with you the other day. We look forward to a successful resolution to these matters.

Sincerely,

Terry Hammes, MBA, President  
HAMMES ADVERTISING INC.  
HAMMES REALTY MANAGEMENT CORP., Licensed Real Estate Brokers

# Catalyst

Miami-Dade Community College  
South Campus

\*The Catalyst congratulates this year's graduates and wishes them luck in their future studies and career!\*

601 S.W. 10th Street  
Miami, FL 33135  
(305) 274-2424

April 27, 1992  
Vol. 26, No. 7

## SIFE takes top award in business

Terry Hammes  
Guest Writer

A team of students representing Miami-Dade Community College's South Campus were honored with the "Rookie of the Year" Award at the largest Students in Free Enterprise competition ever held. Over fifty universities competed in the regional competition, which ceo's from around the U.S. gathered to evaluate solutions to economic issues affecting their hometowns.

The Miami-Dade delegation, led by Suzanne Joseph, president of SIFE, Mauricio Mesa, treasurer, and Terry Hammes, faculty advisor, represented a group of about thirty M-DCC students who developed a program to help small- to medium-sized businesses do work with Cuba when the trade embargo is lifted.

They produced a 60-page research book, titled *In Anticipation of a Free Cuba, How to Business with Cuba*, authored by SIFE member Terry Hammes, established the Cuban-American Chamber of Commerce as a not-for-profit corporation as a vehicle to promote economic relations with Cuba.

and obtained in-kind or reduced rate contributions in the areas of legal, accounting, printing and travel expenses to Chicago.

Through professional contacts and

The group's Chicago presentation included a slide presentation (shot by Suzanne Joseph), the distribution of the book, the preparation of an annual report for the judges, the preparation of a



through the families of the students, SIFE has networked and lobbied local bankers, CANF members, the media, PAC committees, representatives of special interest organizations, academia, trade groups and other chambers of

sored by Wal-Mart Corporation to promote free enterprise among college campuses nationally. Through regional and national competitions, SIFE rewards successful programs with recognition, awards and trophies. The M-DCC chapter was established in November 1991, and received the highest recognition for new programming into other subject areas, selling copies of the booklet to generate revenues, sell memberships in the chamber and to establish a corporate advisory board for the C-ACC which will develop by-laws to formally kick-off the Chamber, to be comprised of local leaders interested in an eventual new market representing 10 million people, in anticipation of free Cuba.

*In Anticipation of a Free Cuba* outlines international trade, legal, political, marketing, demographic, economic and cultural considerations of present day and a free Cuba, and was originally prepared as research toward the author's M.B.A. degree in international business at St. Thomas University simultaneously to becoming part of the M-DCC-SIFE project.



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of CUBAN-AMERICAN CHAMBER OF COMMERCE, INC., a corporation organized under the Laws of the State of Florida, filed on November 4, 1991, as shown by the records of this office.

The document number of this corporation is N45870.

Given under my hand and the  
Great Seal of the State of Florida,  
at Tallahassee, the Capital, this the

4th day of November, 1991.



CR2EO22 (2-91)

Jim Smith  
Secretary of State

SAMPLE PRESS RELEASE

very  
important

Contact: Mary Lamb ... 555-1212 (days)  
555-2341 (evenings)

The American Ice Cream Admiration Society, South Florida  
chapter, <sup>①</sup> will hold an ice cream eating contest <sup>②</sup> beginning at  
10 a.m. Saturday, January 24, <sup>③</sup> at the corner of Red Road and Sunset  
Drive, South Miami. <sup>④</sup>

The contest, open to those over 18 years old paying a \$10  
entry fee, <sup>⑤</sup> will feature 34 flavors of ice cream from Ben & Jerry's  
ice cream store in South Miami.

The winner will receive one free ice cream cone a week for  
life. All entry fees collected will be donated to Sunset  
Elementary School for cafeteria improvements. <sup>⑥</sup>

- ① Who
- ② What
- ③ When
- ④ Where
- ⑤ How
- ⑥ Why

ACCESS GUIDE TO HERALD FEATURES SECTIONS/JAN. 1987

Guidelines:

\* It's always better to write than to call. Editors have so many responsibilities in dealing with staff members and getting out the newspaper that they frequently cannot be reached and when they can, their time is short. You'll be most effective if you plan far enough in advance to mail information or story ideas. Generally, that means two weeks in advance for event listings or one week in advance to request an event be covered.

\* BUT, if you have sent in some wrong information, or see a mistake in the newspaper, call immediately. Also, if you see or hear about a breaking news story, call the city desk, 376-3400. If you have a timely item for the Fred Tasker column, which appears Mondays, Wednesdays and Fridays, call him at 376-3621.

\* When sending in a story idea or listing item, be sure that it is typed or very neatly printed. Include the full proper name of your group (not just the short version you use among yourselves), the relevant dates and times and the name and telephone number of a contact person who may be reached during the day for confirmation or further information.

\* DO NOT send information on events closed to the public. There's no sense listing such an event for one million to read about.

\* Say what the admission charge is, if there is one.

\* Before sending a calendar notice, study the particular calendar in The Herald. The Weekend section Guide, for example concentrates on entertainment, recreation and weekend activities, while Neighbors' calendars run meeting lists.

\* There is far more information submitted for calendars than there is room to publish the information. For Features sections, we try to choose information we consider most appropriate to the section and of the greatest interest to the greatest number of readers. The only certain way to get what you want printed exactly as you want it is to buy an ad. Non-profit organizations can take advantage of The Herald's charity rate to do this.

\* All notices to appear in Features sections should be sent to the appropriate section at 1 Herald Plaza, Miami, FL 33132.

Here's who to mail to:

For Living Today story ideas and On the Scene (party coverage requests) ...Living Today Editor Polk Laffoon (376-3693)

For Tropic story ideas and to submit manuscripts...Tropic Editor Gene Weingarten (376-3433)

For Lively Arts and Weekend section story ideas ...Sunday Editor Bill Greer (376-3666)

Items for the Weekend section calendar should be addressed directly to Weekend section

Items for other writers or sections should be addressed directly to them (Travel, Food, Books, Classical Music, etc.)

All general questions about Features sections may be addressed to Deputy Managing Editor Louis Heldman (376-3591)

## HAMMES ADVERTISING, INC.

896 SOUTH DIXIE HIGHWAY, CORAL GABLES, FLORIDA 33146-2674, TELEPHONE (305) 667-1199

For immediate release:

### **'Successfully Marketing Property' Featured Theme of Upcoming Realtors' Seminar**

Using "power ads and brochures" and other dynamic mass-media techniques to merchandise real property will be the theme of a three-hour seminar hosted by the Miami Board of Realtors on Wednesday, April 4th, from 7:00 to 10:00 p.m. at the Sheraton River House, 3900 N.W. 21st Street in Miami.

The program will include a hands-on workshop format, with participants developing both an ad and a marketing flier. It will be open to members and non-members, at \$7.50 for paid-in-advance members and \$10.00 for all others.

Speakers scheduled for the program include Allan White, a Realtor and principal in the Commercial Realty Alliance, Inc., a Coral Gables-based firm specializing in commercial and industrial property, and Terry Hammes, a licensed real estate broker, president of Hammes Advertising, Public Relations & Marketing in Coral Gables and president of Hammes Realty Management Corp., a property management firm at the same location.

Included will be a review of the various marketing and communication techniques available, and the most effective way to utilize each of the mass-media channels of communications.

# *In Anticipation of A Free Cuba*

**HOW TO DO BUSINESS WITH CUBA**

**STUDENTS IN FREE ENTERPRISE**

MIAMI DADE COMMUNITY COLLEGE  
Miami, Florida





*Terry M. Hammes*

*In Anticipation of a Free Cuba*

# *In Anticipation of a Free Cuba*

*A project of the Students in Free Enterprise  
Miami Dade Community College*  
Cover illustration by Victoria Machine, Miami, Florida  
By Terry M. Hammes  
Founder  
Cuban-American Chamber of Commerce  
*In Anticipation of a Free Cuba*  
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Terry M. Hammes

*In Anticipation of a Free Cuba*

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Terry M. Hammes

*In Anticipation of a Free Cuba*

I. In Anticipation of a Free Cuba

Before Fidel Castro's ascendancy to power in 1961, Cuba was the most prosperous island in the Caribbean. Since then, U.S. relations with Cuba have been governed under the Trading with the Enemy Act. Originally passed by an Act of Congress in 1917, the Trading with the Enemy Act prevents access to foreign currencies, with various classifications for countries around the world determined by the status of the U.S.'s diplomatic relations with individual countries. U.S. relations with Cuba carries a "Z Classification" -- Full Embargo, the most stringent code assigned through the Department of the Treasury, under the Foreign Assets Controls Administration. Other communist nations which we have imposed full embargoes include "old enemies" North Korea and Vietnam, to name a few.

In 1979, Congress passed the Export Administration Act, regulating trade with other nations. That act established a commodities control list of CCL "user numbers" -- for nearly every export commodity available and designated the level of trade for each commodity available. At present, the Office of Cuban Asset Control Regulations, a division of the U.S. Treasury Chief of Licensing, prevents all of the following activities with Cuba under its designation: 1) Direct or indirect financial transactions of any kind relating to tourism, business or recreational purposes; 2) Importing goods or services from Cuba directly or through a third country, and 3) Exporting U.S. high technology or services, except for informational material.

Ironically, the inclusion of informational material was only permitted as recently as three years ago, when the amendment to the previous restriction was passed as a rider to other unrelated legislation approved by Congress. There are four key elements of the Cuban Trade Embargo, some of which, after 30 years, are beginning to be relaxed:

*Terry M. Hammes*

*In Anticipation of a Free Cuba*

1. **Absence of normal diplomatic relations.** The U.S. maintains a Special Interests Section in the Swiss Embassy in Havana. The Cubans maintain a Cuban Interests Section at the Swiss Embassy in Washington, D.C. Plus, the U.S. Navy's Guantanamo Bay Naval Station has continued to operate on Cuba's soil even after Castro assumed power some thirty years ago.

2. **Economic Embargo.** For decades, U.S.-owned subsidiaries, principally Canadian, have engaged with direct trade with Cuba. Canada in fact, had been Cuba's greatest Western trading partner, though the figures have dropped substantially since the mid-1970's.

3. **Travel Restrictions.** For nearly thirty years, Cuba was closed to travel--with few exceptions, primarily in the areas of journalism and scholarly research.

With the opening of the new Jamaican Resort, Cuba-Cuba, Americans are now visiting the island by traveling from the U.S. to Jamaica or Mexico and Caribbean islands, before entering Cuba unrestricted. The Cuban authorities, anxious for hard currency, are "winking" at the U.S. imposed trade embargo by not stamping U.S. citizens' passports. Several years ago, one would go to jail for 10 years and be fined the \$50,000 which the law permits for this violation of trade embargo statutes. While those U.S. travel restrictions are still legally in place, enforcement within the past year has grown significantly more lax.

4. **Migration Restrictions.** When 125,000 Cubans converged on Miami within a six month period during the Mariel Boatlift in 1981, in its aftermath a treaty to govern and control Cuban migration was negotiated. In the mid-1980's this cooperation was suspended in reaction to a flurry of narcotics trafficking incidents allegedly taking place through Cuba.

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While official migration to the U.S. is limited and controlled once again, many Cubans are risking their lives to come to the U.S. by rafts seeking political asylum and refugee status. Last year, 1991, set new post-Mariel levels of successful crossings by Cuban nationals.

Curiously, an analyst specializing in Cuban Affairs at the State Department stated in April 1991 that there are two reasons--oil and the economy--for near record levels of Cuban migration to South Florida in 1991. Increased economic hardships on the island are in part due to the disintegration of the Soviet Union which is causing extremely late deliveries of 10 million tons of oil promised each quarter. That has resulted in the Cuban Coast Guard's allowing those people trying to escape unhindered, due to the lack of fuel to power the ships used for interdiction. The lack of subsidies has caused the economy to shrink. Food lines abound. The economy is crumbling.

The U.S. Department of State indicates that there are several obstacles to normalization of relations with Cuba, some of which have been satisfied:

- ∞ Cuban's support of subversive groups abroad. The Cubans have, for the most part, pulled out of Angola and they have become ideologically ineffective in Nicaragua following the defeat of the Sandinista regime. They are suffering economically and scaling back militarily.

- ∞ Internal Repression. The reunification of Germany, the liberation of Hungary, Poland, Czechoslovakia and Nicaragua, are coupled with the disintegration of the Soviet Union. In each country, the people have demanded change when economic and human conditions become unbearable. Human rights in Cuba have long been an issue. The recent United Nation resolution has renewed its condemnation of Cuba once again

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in 1992 because of human rights violations. The economic desperation may soon force change in Cuba's present approach to the U.S.

∞ **The Soviet Connection.** While analysts in the U.S. Commerce Department question the amount of Soviet aid given to Cuba in the past, the fact is that Russia moved to market prices with the Cubans and cut aid to Cuba to about \$2 billion in fiscal 1991. Cuba is feeling the pinch, especially with no aid from Russia this year, in almost every sector of the economy.

∞ **Trade with Cuba.** Seeking hard currency, Cuba is actively trying to develop tourism through joint ventures with foreign governments and international hotel and tourism industries. Jamaicans, Bahamians and Spaniards have already moved to open some resorts in Cuba, getting in before the well-capitalized Cuban-Americans are allowed to invest in the redevelopment of their homeland.

Despite the U.S. embargo, the U.S. has several treaties with Cuba. The 1984 U.S. Cuban Immigration Agreement was suspended in 1985 and was reinstated in November of 1989. The second is a Navigation and Cooperation Agreement which allows for safe passage through the international air and shipping lanes. The third treaty deals with mutual cooperation in the area of narcotics trafficking. Other areas for cooperation include expanding opportunities for U.S. citizens in Cuba; travel for educational purposes, journalism, full-time studies, etc.

## II. Cuba's Current Economic Base

Cuba is the #2 producer of sugar in the world after Brazil, which represents Cuba's chief source of foreign currency. Exporting of Cuba's sugar is not likely to have any direct impact on the U.S. sugar market because of a strong U.S. sugar lobby and high governmental price supports for domestic producers of sugar.



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This system has been absolutely essential to Cuban trading, because since 1986, there have been no Western lines of credit available, following Cuba's failure to service over \$7 billion in foreign government debt. Since 1986, no new loans or rescheduling of debt from either the Paris Club or private institutions has been granted to Cuba.

Cuba was accepted for membership into CEMA in 1972. However, with collapse of communism in Europe in 1990, the island country is in transition. As Eastern Europe moves to a market economy, Cuba becomes less and less attractive. On January 1, 1991, the Soviets put Cuba on a hard currency basis. This move, according to the Cuban affairs analyst at the State Department, doesn't mean that Cuba pays cash, but that the "Soviets" are attaching market pricing to their commodities instead of subsidized values. Since Cuba is a non-cash economy, that translates into vastly more expensive prices for the commodities it wishes to import.

#### VI. The Soviet Role

The importance of the Soviet connection cannot be over-emphasized. Historically, the Soviet contribution to Cuba accounted for approximately:

- ∞ 20% of Cuban GNP Domestic Production
- ∞ 70% of Cuban Imports
- ∞ 90% of Cuban fuel supply
- ∞ 100% of Cuban Military requirements

In return, the Soviets received strategic military and political benefits:

- ∞ The largest signal intelligence gathering base in the hemisphere
- ∞ A major sub repair station
- ∞ Air and Naval Task Groups of approximately 6800 and
- ∞ Personnel and additional "advisors" numbering 8000 to 9000.

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#### VII. The Attitude of Congress

Sentiment on Capital Hill is for strengthened trade restrictions on Cuba. In 1990, the Congress passed the Mack Amendment, since vetoed by President George Bush, which would have further increased sanctions. In 1991 the Mack Amendment was again passed by the Senate. The House passed the bill and it was vetoed by President Bush again in 1991.

At this writing, April 1992, the House is conducting hearings described as "acid debates" over new measures strengthening trade embargo restrictions and penalties for business conducted with Cuba. The bill is characterized as the recasting of U.S. policy after 30 years by extending the embargo to include U.S. subsidiaries abroad and imposing fines of \$100,000 against violators of the Trading with the Enemy Act. Passage of the "Torricelli" bill, and the possibility of another presidential veto is uncertain at this time.

#### VIII. Over \$2.7 Billion in Cuban Trade by U.S. Subsidiaries in 10 Years

In the past 10 years, over \$2.7 billion of trade was conducted by U.S. subsidiaries. Of that, \$178 million were by U.S. licensed subsidiaries.

Canada has traded continually with Cuba since 1959. Last year, the Canadian government ordered the U.S. subsidiaries located in Canada not to comply with the U.S. Trade Embargo Against Cuba -- specifically in response to the terms of the Mack Amendment -- because Canada felt that such U.S. intervention was an infringement on its sovereignty as a nation.

Canadian opposition was so strong, that the Canadian Foreign Minister enacted for the first time a 1984 Canadian Law entitled "Foreign Restrictive Territorial Measure" which prohibits foreign laws from attempting to regulate its domestic policy, like the Mack Amendment.

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Despite its strong exception to U.S. intrusion on Canadian export policy, Canadian trade with Cuba is on a sharp decline. In 1975, Canadian trade with Cuba was \$350 million; in 1990 it was only \$40 million.

#### IX. The GATT

The GATT General Agreement on Tariffs and Trade promotes open trade among the 110 member nations. GATT is comprised of a series of bilateral treaties covering immigration, trade and shipping, which was developed from the Havana Convention of 1947. Countries can elect GATT status, which is governed by the GATT Geneva Secretariat.

The U.S. has exerted political pressure to keep Cuba from becoming a GATT member because of Cuba's communist ideology and its non-compliance with the basic tenants of GATT membership: Friendship, Commerce and Navigation treaties.

The GATT has a series of dispute resolution mechanisms to solve international disputes. Components of GATT includes the United Nations Convention establishing international standards for the sale of goods.

The mandate of the GATT is to "Liberalize entrenched trade barriers in the traditionally protected areas of agriculture and textiles, in the new areas of services, investments and intellectual property." Congress empowered U.S. negotiators to negotiate agreement in the most recent GATT talks, called the Uruguay Rounds, for a 4-year term which expired on June 1, 1991.

#### X. Most Favored Nation Status

The cornerstone of the General Agreement on Tariffs and Trade is the 'Most Favored Nation Status,' awarding U.S. favored U.S. allies the lowest tariffs possible. The Jackson-Vannick Act of 1974 Amendment allows the President to invoke MFN status. With the tremendous lobbying of the Cuban exile community, the most likely effect of a democratic Cuba would be a

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Presidential order revoking the MFN Status in the event of Castro's fall and a democratic new government. Under such a scenario, an Act of Congress, voted and approved by both Houses, would be required to remove the full trade embargo sanctions.

There are three requirements under the Jackson-Vannick Act which allow MFN status: 1) the MFN status met by fulfilling the requirements; 2) the establishment of Immigration Policies and bilateral trade agreements, and 3) the President's satisfaction with compliance.

In 1991, Hungary and Poland were granted MFN status under Jackson-Vannick, with China up for its annual renewal. Nicaragua recently had its MFN status restored, despite the lack of a trade agreement.

In 1972, President Richard Nixon granted Most Favored Nation Status to China, to the world's most populated Communist nation. Yet, according to the law, the MFN status is limited to solely democracies, specifically stating a non-market economy country may not participate in any U.S. program.

Other provisions include trade credits and credit guarantees, or investment credits to favored nations.

#### XI. The Caribbean Basin Initiative

In 1982, President Ronald Reagan initiated a program to promote free trade among U.S. Caribbean neighbors, originally consisting of countries and U.S. territories. Guidelines for participation included: 1) Free Trade, 2) Investment Incentives, and 3) Increased aid to participating countries.

The Bahamas requested and was granted CBI status in 1985, Aruba in 1986, Guyana in 1988. Panama's status had been suspended because of Manuel Noriega alleged involvement in narcotic's trafficking, while the democratic election in Nicaragua made that country eligible for CBI in 1990.

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The Caribbean Basin Initiative, also known as the Caribbean Basin Economic Recovery Act, passed in 1983, grants duty free treatment on eligible goods for 22 designated countries. In August 1990, President George Bush signed an extension of the CBI II which had expanded on the 1984 CBI I and included the Customs and Trade Act of 1990.

With economic aid and military aid to Cuba from the former U.S.S.R. diminishing, while U.S.-Russian relations are moving toward greater cooperation, Cuba has had no choice but to reduce its dependency on Russia, while seeking new sources of help.

Cuban government has desired an end to the U.S. trade embargo for decades, and would welcome steps in that direction. The U.S. already has in place a Narcotics Trafficking and Extradition Treaty, executed in the mid-1980's, which satisfies one of the requirements of CBI.

A key issue for this country is the recovery of its assets which were confiscated when Castro came to power. When the Cuban government changes, multinational corporations representing the agricultural and tourism industries, combined with the many, now powerful Cuban-Americans, would want to reclaim their confiscated properties. A system similar to the one devised for the reunification of Germany will have to be established and agreed upon as part of normalized relations and Cuba's acceptance into the CBI.

The CBI program is structured to assist labor intensive sectors of the islands economies, including; 1) apparel and other made up textiles; 2) electronic and electron magnetics assemblies; 3) data processing key strokes operators; 4) handcrafts, software, decorative items; 5) wood products, including furniture and building material; 6) recreational items, sporting goods, toys; 7) tourism; 8) seafood; 9) tropical fruit, vegetables; 10) winter

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vegetables; 11) ethnic and specialty foods, spices, liquors; 12) ornamental horticulture; 13) leather goods and 14) medical and surgical supplies.

The CBI stimulates trade and furthers our national objectives by contributing to economic growth, helping foster political stability in the region and by offering low cost alternatives to Far Eastern products.

- ∞ It permits a duty free allowances for U.S. tourists of up to \$600 in goods from CBI countries and \$1200 duty free allowance for those returning from U.S. possessions.

- ∞ CBI permits duty free treatment for all products assembled with 100% U.S. components

- ∞ It allows the GSP, the Generalized System of Preferences to conform to CBI rules of origin.

- ∞ It allows for 35% of costs attributable to direct costs of processing at one or more CBI trade country to be duty free. Of that, U.S. original material can comprise 15% of the total of these CBI nations. The average U.S. content is 70%, versus 25% content attributable to imports from other non-CBI countries.

## XII. Commission on a Free Cuba

The first of three studies in anticipation of a free Cuba were initiated by former Governor Bob Martinez who appointed a Commission to research the issue. Broken up into short, medium and long range studies, this Commission looked first at the initial few weeks of a free Cuba, and how to prepare for that eventuality.

The study particularly focused on how to prevent another Mariel Boatlift, when 125,000 Cubans arrived on South Florida shores in 189 days.

From a business standpoint, one can expect a rapid opening of Cuban markets if there is a peaceful transition in Cuba's government.

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Areas of impact addressed in the study include:

- 1) Law enforcement and migration
- 2) Public Health
- 3) Communications
- 4) Federal Coordination
- 5) Business Commerce

The report states the continued need for Hispanic and Anglo cooperation for public services and commerce. A tremendous influx of Cubans from around the U.S. to Miami is expected, causing the need for public information. Families will seek to be reunited.

The opening of Cuba will represent a new market of approximately 11 million people. The opening is hailed as a "signal for unprecedented prosperity for South Florida."<sup>1</sup> The Commission "recommends a full study of all legal impediments to trade and other activity by Floridians be undertaken."<sup>2</sup>

The most immediate impact of open borders with Cuba will be large-scale travel to and from the island. The Commission calls for a coordinated State-Federal-Local plan to dampen the level of movement to and from Cuba, and despite those efforts, preparing for a moment which will cause "sudden and dramatic upsurges in demand for transportation to and from the island."<sup>3</sup>

The need for emergency independent communications capability with Cuba in a time of political change and possible upheaval is stressed.

Cuban National Foundation points out that fully 20% of Cubans currently live outside Cuba and that the expected influx of capital to Cuba will exceed \$2-3 billion from the exiles alone the first year. <sup>4</sup>



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The Foundation also expects an average visitor to the island as a tourist to spend in excess of \$2000 to \$3000 per person guaranteed the first year.

The Commission advocates a Building Trust be established to handle separate claims for the recovery of repatriated properties determined by the courts.

### XIII. In Closing

Cuba's hope lies in popular elections. The course of action is divided between hard-liners who wish to isolate Castro and hasten his fall from power -- including U.S. government policy and Congress as influenced by the Cuban National Foundation -- to more moderates, mainly in academia who wish for a negotiated settlement.

As the troubled economic conditions are causing fundamental changes in Cuba, it directly impacts U.S. interests in the following ways:

- 1) Cuba has now established diplomatic ties with 17 countries.
- 2) Efforts there have been primarily to obtain hard currency through tourism increased, with those tourism dollars doubling annually to an estimated \$600 million in 1992.
- 3) Cuba has duplicated the exports of many Caribbean countries.
- 4) The notable exceptions are in the exports of Cuban Biotechnical industry.
- 5) Operation Zero, the return to animal labor in the fields and human-powered vehicles in the urban areas is a reality. The economy is failing with output in most sectors down.

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An analysis by Florida International University faculty member Miguel Gonzalez-Pando advocates a reassessment of past strategies. He says, "In the past, everything from guerilla warfare and insurgency, military raids, invasions, political terrorism, radio and television wars and economic embargoes have been tried -- everything except political negotiations." Among moderate Cuban scholars, the belief lies in that change will come from within: that political discontent becomes dissidence and then political activism.<sup>6</sup>

A human rights movement has spawned several proposals exploring political solutions to the Cuban situation because of the collapse of Communism world-wide, the end of the Cold War, the bankruptcy of Castro's Revolution and the belief that Cuba may be susceptible to pressure for democratic change.

The alternative and conservative viewpoint of the Cuban National Foundation and Congress is, "Why negotiate, if the fall of Castro is inevitable?" A stronger embargo will hasten his demise. The economic logic follows, "why allow Castro access to our markets?" The Torricelli bill, the House version of the Mack bill currently on Capital Hill, strongly endorsed and co-authored by the CANF, is most representative of the position.<sup>7</sup>

As economic conditions continue to deteriorate, the real question is: Will the Cuban hierarchy follow its leader to a violent finale as in Romania -- or negotiate a peaceful transition to ensure its own survival?<sup>8</sup>

In reading various the scenarios for change in Cuba, there is one most likely to succeed in Cuba -- because it most closely follows the path of world events -- change demanded from within.

Whatever the final course, we should be ready. That time may well arrive sooner than later.

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## *Understanding the Cuban People*

### *Part I*

#### *A Cultural Analysis*

##### I. Background Overview

The Republica de Cuba, the largest island in the Caribbean, is located 90 miles south of the southernmost tip of the United States, Key West, Florida. The capital, Havana, is the largest city in the Caribbean and a major seaport. Strategically situated at the entrance of the Gulf of Mexico, Cuba has a developed agricultural industry well suited to its semi-tropical climate and topography.<sup>1</sup>

Its people are of European (primarily Spanish) and African origin. Roughly 75% are classified as white, which is determined solely by physical appearance. Of that, a mixed ancestry is included. A mixed racial composition is believed to be the majority of people, comprised of those descendants of the Spanish colonists and the African slaves brought over to work the plantations in the mid 1700's.<sup>2</sup>

The official language is Spanish with many words from English incorporated into the vocabulary. Russian, Chinese and English are also spoken. Though Cuba today is officially "atheist", under the Communist system, the predominant religion of the island representing over 80% of the population was historically Roman Catholic. In 1961, the Roman Catholic Church was expelled from the island on Castro's orders, with Miami's St. Thomas University (formerly St. Thomas of Villanueva) being part of the expulsion. Today, most Cubans do not attend church. In fact, only 4.8% of weddings took place in a church in the mid-1980's. According to data compiled by the World Christian Encyclopedia, in the mid 1980's, 48.7%

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considered themselves non-religious, 42.1% were Christian with 39.6% of that total classified as Roman Catholics and 6.4% as Atheists.<sup>3</sup>

There are several sects of African religions which borrow heavily from Catholic saints and holidays, most notably the Santeria religion practiced by the racially mixed Cubans, primarily of African descent. There are small Protestant denominations active on the island, mainly catering to the young Cuban population.<sup>3</sup>

## II. Political Culture

The island's national political history has been dominated by its dictator, Fidel Castro since he took power in 1959. In 1961, when he announced his conversion to Communism, Castro nationalized business and private property without compensation, thereby triggering the mass exodus to the United States of over 600,000 middle and upper class Cuban professional and skilled workers.

Castro's stated objectives, as outlined in three decades of monitored speeches, is to create on the island a utopian society through adherences to classic communist and socialist dogma advocating the redistribution of wealth, the nationalization of industry, the absolution of class distinctions and personal wealth, by instilling a moral imperative upon the people that all work should benefit the state and not the individual.<sup>4</sup>

## III. Recent History 1990-1991

The collapse of the Communist systems of government throughout the U.S.S.R. and Eastern Europe in the past year, has had a major impact on Castro's Cuba, leaving it the last remaining bastion of Communism in this hemisphere. As of January 1991, Cuba's primary trading partner, the Soviet Union, placed Cuba on a hard currency and market economy basis, halting subsidies for the exchange of sugar for oil, causing the Cuban economy to



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deteriorate even further.<sup>5</sup> When the Soviet military hard-liners favoring continued aid to Cuba were ousted in the recent Soviet coupe attempt, the Soviets subsequently announced troop withdrawals and a further reduction of Cuban aid. Combined with the Eastern Block countries converting to the EC and moving away from CEMA (Council of Mutual Economic Assistance), Cuba is now looking toward an ideologically compatible trading partner, China, for assistance and trade.

The recent U.S. efforts have been to apply pressure on Moscow to cut aid to Cuba in order to obtain Most Favored Nation Status and the resulting loans and financing, coupled by the Soviet's own internal economic problems has caused Castro to look toward alternative ways of obtaining hard currency, principally through tourism.<sup>6</sup> His efforts have been moderately successful, with recent joint ventures partners from Spain, Italy, Mexico and Jamaica being allowed to have 50% ownership and unprecedented control of the hotel operations.<sup>7</sup>

However, the long lines which characterize all segments of society and their inability to obtain basic foodstuffs has begun to have an impact, in terms of local unrest. According to Henry Lopez, a Cuban-born U.S. citizen residing in the Dominican Republic, who has made several visits to the island:

"The present is a period of social discontent and transition. The Cuban people see the wealth of the tourists and are beginning to wonder why they cannot have it too." As a result, the Cuban government is in the midst of actively searching to for ways to redefine and refinance its place in the world political economy.

#### IV. Geography

Cuba is an island 745 miles long and a width of approximately 25 to 120 miles, surrounded by over 1600 keys and islands. There are many areas for

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excellent harbors but only the Havana Harbor is fully developed. Guantanamo Bay Naval station is U.S. occupied under 1903 lease terms.

The country has an unusually varied topography, with about 25% mountains consisting of three mountain ranges. The largest, Sierra Maestra, located in the eastern ranges, was the seat of Castro's revolution in 1957-1959. The balance is of rolling plains supporting sugarcane and tobacco production, with the tobacco and cattle ranches located in the central and western provinces where the soil is most fertile.<sup>8</sup> Despite the lack of major lakes or rivers, under Castro's rule the development of hydroelectric power has increased substantially. Other agricultural products include their world-famous tobacco and rice.

The climate is temperate with a mean annual temperature of 72 degrees. There are two seasons, corresponding to a climate much like South Florida; the dry season is from November to April and the rainy season from May to October. The island suffers from both occasional droughts and about one hurricane a year.

Cuba has the most plentiful species of plant life in the Western Hemisphere, with over 8000 varieties which include tropical fruits, flora and fauna. Scientists announced the week of October 6, 1991, the first joint U.S.-Cuban research project to catalog the undocumented plant and animal life in over 30 years.<sup>9</sup> The national tree is the royal palm, and hardwood forests produce cedar and pine. Coconut palms and citrus are also abundant throughout the island.

Some species of animal life which are particularly numerous include birds, alligators and some families of snakes. Fishing is plentiful, with consumption centered on snapper, grouper, tuna and mollusks, though Cuba

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has yet to developed its abundance into a commercially successful fishing industry.

The farms are state-owned. Cuba is heavily dependant upon its chief cash crop for export, sugarcane, which accounts for over 80% of its exports. Between 75% to 80% of that amount is exported to the Soviet Union under prior contract of subsidized barter for oil arrangement. Cuba is the world's second largest sugar producer, after Brazil. As of January 1, 1991, the U.S.S.R. placed Cuba on a hard currency basis, dropped price subsidies and radically reduced oil shipments -- resulting is extreme economic hardship for the nation's people.

Natural resources mined include nickel, which Cuba is the world's fourth largest producer and ranks third after sugar and tourism as the leading generator of Cuba's hard currency needs. It is primarily used as a component of military hardware for export to the U.S.S.R. Cuba also mines iron, copper, manganese, tungsten and asphalt in commercial quantities. The government has developed hydroelectric plants for power and irrigation purposes.

The Cubans has invested its resources heavily in the biotechnical industry. Its Center of Biotechnical Engineering has resulted in substantial export earnings in various vaccine areas, however its medical industry as a whole is suffering from outmoded equipment and shortages of medicines.<sup>10</sup>

#### V. Transportation

Transportation for industry is via state-owned railway linkage to various cities for transportation of products harvested on agricultural cooperatives. The state owns most of the farmland, railway and bus services. Bus service is reported to be sporadic and overcrowded. Cars are a mixture of '50's vintage automobiles kept alive through mechanical creativity, while buses and newer production autos manufactured by Eastern bloc countries

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comprise the balance of transportation. Before Castro, Cuba had a favorable balance of trade, the U.S. was its leading trading partner, it was the leading tourist destination in the Caribbean. There were dozens of scheduled flights and ferries between Miami, Key West and Havana.

#### VI. The People

The population of Cuba is 10,513,742 (Sept. 1990). The official language of Spanish is spoken with additional languages and African dialects also used. Approximately 70% are urban dwellers with 30% residing in the agricultural regions. The work force is comprised of 3,300,000 or 30% in government and services; 29% in industry; 13% in agriculture, 11% in commerce; 7% in transportation and communications (1987).<sup>11</sup> The literacy rate is the highest in the hemisphere, estimated between 96% to 98.5% by various sources. Education is compulsory through the sixth grade and there are three universities on the island. In conjunction with the Soviet Union, a great many young professionals are sent to train abroad in the medical and technical fields. Cuba has a very high rate of medical doctors per capita, with 2.06 per 1000 population, they rank second among Latin American countries. Medical care is free.

The life expectancy is 75 years (with no differentiation between men and women cited) and the infant mortality rate very low at 11.8/1000, better than U.S. infant mortality rates, and ranking them as having the lowest (most favorable) infant mortality rate in Latin America.<sup>12</sup> The population is growing at a rate of 1.3% per year with 98% today are native-born. The people are of a Spanish-African heritage, composed of approximately 30% white, 20% black (Negro), 60% are 'mestizo'--a person with mixed black and white blood. In Cuba, 'raza' refers to 'race' and means that appearance is determined by color.<sup>13</sup> There has been a history of discrimination based on color against the

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blacks, but not the mestizo, in terms of employment hiring practices and access to public facilities, such as parks.

Under Castro, blacks (referred to in reference books as Negroes) have been admitted freely to schools and universities. Interracial marriages are common and black political representation, while not equal, has improved substantially. Under Castro, there has been a gradual shift whereby the lower classes status in Cuban life has been upgraded while the upper and middle classes had their political and economic freedom curtailed, causing their immigration.

The Cuban American National Foundation has stated that between 15% to 20% of all Cubans are currently living outside their homeland--with the great majority residing in South Florida.

#### VII. Church and State

Since Cuba is officially atheist, in order to enter the Communist party one must suppress one's religious beliefs. However, under the terms of the Cuban constitution adopted in 1901, the church and state were to be legally separate entities with freedom of worship allowed. The new Socialist constitution evolved, was voted on in 1976 and reaffirmed by the first national council of education and culture in April 1971, adapting a policy of seven principals assuring the following: 1) Priority is given to the construction of a socialist society, the 'religious phenomenon' being only a subsidiary matter; 2) There is absolute separation between church and state; and church and education in all areas; 3) There can be no support nor aid for any kind of religious group; and in return, nothing can be asked of them; 4) There is no official adherence nor support of either religious beliefs or worship; 5) Respect will be given to the religious belief and practice of each individual and no-one is to be persecuted for his beliefs; 6) Freedom is

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accorded to all independent of their philosophical beliefs to participate in 'the work of the Revolution' and 7) There must be vigilance against 'obscurantist and counter-revolutionary sects.'<sup>14</sup>

#### VIII. Communications

Radio and television are primary means of communication using radio and television receivers, although books, magazines and newspapers are also available. Cuban's have their own publishing house which provides text books for schools. Many original works originally published in foreign languages are translated for local consumption. However, the Castro regime exercises strict control over private literature content in order to assure compatibility towards the goals of the revolutionary government.<sup>15</sup> That form of official censorship also includes the jamming of radio frequencies of Radio Marti, the U.S. equivalent of Voice of America that has been broadcasting towards Cuba since mid-1990, and Cuba's attempts to jam our television broadcast signals domestically.

#### IX. Arts, Entertainment and Sports

The Cuban musical heritage has long been appreciated by this country. With its musical roots in the melodic rhythms of the Caribbean, it traces its origins to Africa tribal music of the slaves. The art of the island is similarly diverse and developed with both European and African influences.

Participation in sports, particularly the national pastime, baseball, is more than enthusiastic. In September 1991, Cuba hosted the Pan American Games, an international track and field meet. To the credit of national pride, the Cubans won more gold metals than the United States teams. Cuban teams have also excelled at the Olympic Games, especially in boxing.

#### X. Social Institutions

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The Cuban society is based on an extended patriarchal family unit where it is quite common for several generations to live under the same roof. Formal religion played an insignificant role among the vast majority, with the trend away from the Catholic religion strengthening in the past 30 years.

Young Cuban women (and not young men) are routinely chaperoned when they go out on dates, always accompanied by an elder family member, usually a female relative. The father of the female is usually the parent that enforces the chaperon rule, however he seldom is the person to accompany the couple. The male's parent or relative seldom accompanies the couple. A generation ago it was not uncommon for a group of young people to have a chaperon hired to watch the group date, much like the American culture hires a baby-sitter. It is customary for the children to remain in their parent's house until they marry, when both girls and boys move from their parent's home into their own marital home. Some stay at home with one set of parents, caring for them until the parents become old.<sup>16</sup>

Under Castro's government, women have been allowed to hold party positions and have been encouraged to work on farming collectives without parental supervision.

#### XI. Government

The type of government of Cuba is a communist state. The current government, led by its president and Commander in Chief, Fidel Castro, who assumed power on January 1, 1959. There are three branches of government, the Executive branch led by the President and the four person Council of Ministers; the Legislative branch, the National Assembly of People's Government and the Judiciary, the People's Supreme Court.

Cuba is a totalitarian state, dominated by the philosophies of its leader, Castro, and a few long-time associates. There is one legal political party, the

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Cuban Communist Party (PPC) and everyone who is over 16 is expected to join. The PPC monopolizes all government positions, including the judiciary. In addition, there is a ruling Politburo, composed of eleven members in addition to the two Castro brothers.

In the constitution ratified in 1976, Article 61 states that civil liberties cannot be exercised "contrary to the existence and objectives of the the socialist state."<sup>17</sup> There is no separation of the judiciary. While the constitution states that courts shall be "a system of state organs independent of all others," it specifically subordinates the judicial system in favor of the National Assembly of People's Government and the Council of State. Thus, due process can be legally circumvented.<sup>18</sup> There is little respect for intellectual property rights or patents. Cuban-born U.S. citizens have no rights in Cuba. The government is a totally centralized form of non-market economy where all activity is directed by a Central Planning Board called Juceplan which coordinates with the Central Bank of Cuba. In tandem, 5-year and 1-year plans are developed to address production, import and export targets and pricing. All basic public services are provided by the State for free or for a minimal charge.

#### XII. Living Conditions

The Cuban people need almost every consumable. The infrastructure and housing conditions have deteriorated. In 1961, the right of private ownership was abolished. There is a serious housing shortage. The transportation and telecommunications systems are obsolete. During the present "special period," the farming collectives are returning to oxen to pull the harvesting machinery. Due to the lack of fuel, the people have turned to a massive use of bicycles recently imported from China for transportation.

#### XIII. Conclusion



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The breakdown of relations with the Soviet Union has caused an economic upheaval in Cuba. Supplies and foodstuffs are scarce. Petroleum is at a premium. Boat people arrive on our shores daily in numbers exceeding two thousand in 1991 alone -- the highest influx since 125,000 Marielitos came to South Florida in a six month period in 1981.

The control the Castro regime has over access to public information will become eroded in the upcoming months as the population becomes more exposed to foreign wealth at an ever increasing rate. Between the Cuban balance of trade deficit and increasing social discontent, it should only be a matter of time before political change is demanded from within.

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*Cuba:  
An Economic Analysis  
Part II*

I. Executive Summary

There are two different views of the economy in contemporary Cuba according to various opinions set forth by researchers of its economy. One model portrays Cuba the most successful example of Socialism in Latin American, based on their growth statistics and full employment of their people. The other view is of a bankrupt Revolution beset with material shortages and totally dependant on subsidies from the Soviet Union.<sup>1</sup>

Each view is presented along political and ideological lines, with the variance in distortion compounded by inconsistent reporting methods, the lack of availability of information and access, combined with a general unreliability or inconsistency of the data available from the Cuban government.

II. Cuba's Non-Market Economic System

Cuba is a non-market economy where some internal prices were fixed in the 1960's and some were allowed to reflect current prices. Prices for agriculture and industry, with the exception of new products, have been fixed at constant prices while transportation and industry areas were allowed to reflect output activity at current prices.<sup>2</sup>

Since the early 1960's, the Cuban economy has been a system of highly centralized, vertically integrated economic controls where policy has been dictated the by revolutionary ideologies and totalitarian philosophy of President Fidel Castro. It is an open trade-dependant monoculture, weak and

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highly vulnerable. The domestic production is unbalanced -- not many things are produced domestically -- only 50% of the national requirements. Over 25% of the GDP (Gross Domestic Product) is subsidized by the Soviet Union. Some of the products subsidized by the include equipment, transportation, sugar, herbicides, fertilizers and supplies. COMECAN, the Eastern Bloc bartering group has discontinued trade with Cuba.<sup>3</sup>

Nearly all economic activity is directed by the Central Planning Board (known as Juceplan), a committee working in concert with the Banco Nacional de Cuba to design and implement one- and five-year plans which set production goals, wholesale and retail prices, export and import targets.<sup>4</sup>

In non-market economies such as Cuba, countries with centrally planned economies are measured by a System of Balances of the National Economy, also known as the Material Product System, which is based on a Marxist definition of value produced by the "material" sectors of an economy (excluding the output of "non-material" sectors of the economy such as education, housing, health care and defense).<sup>5</sup> Because the system of national accounts refers to the final value of goods and services, there are times when the intermediate value of the total product is applied in multiples to the aggregate total of each stage of production. This practice, known as 'double counting,' has the effect of increasing the value of intermediate and thus, the overall productivity figures. This double counting is thought to have occurred to varying degrees throughout the data relating to official Cuban production statistics.

The broadest measure of economic activity in Cuba since 1962 has been based on GSP, the corresponding measure for the Socialist material product system known as the global social product, based on the material products system (MSP).<sup>6</sup> Comparably speaking, there are serious differences in the

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economic activity of free market economies using the GNP versus the GSP. The Gross National Product actually measures different *concepts* in terms of what is included or excluded in measurement techniques than the non-market model, GSP, which compounds real differences in the statistical interpretations.<sup>7</sup>

### III. Successes of the Cuban Revolution

'Economic relations with the Soviet Union have contributed importantly to the creation of economic conditions required to successfully implement its economic and social development program.'<sup>8</sup> There has been great success in the Cuban attempt toward 'fairly equitable income distribution and substantial achievements in the field of education, provision of health care services and pensions, elimination (or reduction) in unemployment and access to basic foods.'<sup>9</sup>

The areas of weakness in the Cuban model are in the economic areas of diversification, growth and external economic independence.

### IV. The Cuban Model Economy

There are two components of the Cuban economic development strategy which helped form the Cuba model of import-substitution in the early sixties: The nationalization of private property through the redistribution of wealth, and the steady economic support from the Soviet Union, which make its relationship unique among developing countries.

Cuban economists argue that the Soviet Union engaged in preferential treatment for Cuba out of a demonstrated need to propagate the international socialist principals as part of a New International Economic Order (NEIO) where developing nations are given "just" prices for commodities by developed nations.<sup>10</sup>

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Other theorists explain why the the Soviet Union 'engaged in seemingly unfavorable trade, coined the term *unconventional gains from trade* to refer to military, political, ideological, and economic non-market benefits of bilateral agreements that are secured through preferential treatment in trade.'11

#### V. Exchange Rate and Monetary Policies

In the Cuban centrally planned economy where the exchange rate does not take into account supply and demand, prices are set administratively to achieve the planner's preferences over the consumer's demands. The price-setting process is described by Zimbalist as follows:

The Comite Estatal de Precios (State Price Committee) is in charge of fixing prices for Cuba's over one million products...the committee is divided into groups that deal with different types of products and other functions of the committee. One group in charge of price-setting for most nonperishable consumer goods has fourteen employees. It is responsible for over 250,000 individual products, each having at least two prices -- one wholesale and one retail. Each year the group will consider adjusting approximately 15,000 prices as cost conditions and inventory levels change.

The actual setting of prices takes place more or less as follows: The enterprises producing a particular product (sometimes disaggregated to include style detail, sometimes a level of generic product, eg., cotton shirt, adult male) send a price proposal along with information on production costs, to the State Price Committee. The relevant group within the committee analyses the cost data it receives from each of the producers, and if it finds no irregularities, proceeds to take an average of the estimated costs of production in the branch. To this estimate is added a percentage for markup for profit.

There is a State Committee on Standards that...is in charge of classifying the product quality into three grades. For products of the top grade (quality of international competitiveness) planned profits are allowed to rise by 30 to 50 percent; this increase is effected by a

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price increase of a couple of points. The second grade is entitled to a profit increase from 10 to 30 percent, implying yet another different price increase. The third grade retains its base price. Further, there is always the possibility of a price increase for new product designs and styles, as an incentive to enterprises to innovate. All these price modifications are the responsibility of the State Price Committee (Zimbalist, 1988c, pp. 38-40; also in Zimbalist and Brundenius, 1989, pp. 14-16).<sup>12</sup>

Such fixed wholesale prices facilitate plan construction and the monitoring of plan implementation, while fixed consumer prices avoid open inflation.<sup>13</sup>

#### VI. Soviet Subsidies and Cuban Economic Dependence

Prior to the U.S. Trade Embargo with Cuba, the U.S. was its major trading partner, accounting for more than 70% of its export activity, while Cuba maintained its favorable balance of trade. Since 1961, the Soviet Union has assumed the role of prime benefactor by heavily subsidizing the Cuban economy, primarily with above market price supports paid for sugar and other products to the Soviet Union.

The Cuban relationship with the Soviet Union has been politically, ideologically and economically symbolic for over thirty years. The Soviet Union has always provided assistance for its allies through the Council of Mutual Economic Assistance (CMEA) at preferred prices, bilateral credits, grants and other economic assistance, and technical and scientific aid.

Last year the Soviets paid over double the world market price for sugar, at 20 cents a pound.<sup>14</sup> Sugar subsidies have been running over a million-dollars-a-day.<sup>15</sup>

However as the Soviet's own economic condition has deteriorated, the move toward placing Cuba on a market value system is in progress, as illustrated below:

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| Year | World Sugar Prices | Soviet Price Paid | Source          |
|------|--------------------|-------------------|-----------------|
| 1986 | 6 cents /          | 51 cents          | (Perez, p. 27)  |
| 1987 | 7 cents /          | 42 cents          | (Perez, p. 27)  |
| 1990 | 6 cents /          | 20 cents          | (Blaiser, 1991) |

(Chart by T. Hammes)

In December 1990, Cuba entered into a bilateral trading agreement with the Soviet Union which covers several items; for Cuba the exportation of sugar, nickel and citrus; for the Soviet's the agreement applied to oil and grain exportation.<sup>16</sup>

#### VII. The Trend in Soviet-Cuban Relations

Under the trade agreements, Cuba guarantees the Soviet Union sugar, nickel and citrus shipments. In exchange, the U.S.S.R. exports oil and grain under long-term guaranteed prices, which are beginning to approach standard world market prices.

The shift in Soviet subsidies to a more equitable partnership is a function of both ideological differences punctuated by the move away from Communism, and a desire for a more equitable relationship with Cuba. The Soviets want trade, especially in sugar. Sugar is a politically important commodity, used in many foods and beverages, including the production of vodka. In the Soviet Union, bread is considered the prime substitute for meat. Vodka is a premium commodity, especially during times of economic austerity. The Soviets rely on the huge Cuban sugar production. Over 85%-90% of Cuban sugar is exported to the U.S.S.R. and that figure equals only one-third the Soviet consumption of 4,000,000 metric tons in 1990.<sup>17</sup>

Cuba exports consist of luxury items, citrus, tobacco, seafood, sugar, etc. Even in 1992, there is a continued Soviet demand for Cuban nickel which is used in Soviet military applications. Cuba, the fourth largest producer of nickel in the world in 1991, produced 50,000 MT (metric tons) with



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projections estimated to be 100,000 MT, providing 20% of Soviet metallurgy requirements.<sup>18</sup> However some present friction between the Soviets and Cubans may be noted due to the recent shutdown of the new refinement plant built by the former Soviets in Cuba. Analysts are divided as to the reason for the shutdown: shortage of oil, retribution for the recent Soviet announcement of troop withdrawals or simply a shortfall in oil production.

There is a direct relationship between Cuban sugar and Soviet trucks, machinery and oil.<sup>19</sup> The Soviet/Eastern Bloc-made trucks used by Cuba only get seven km per gallon and it should be noted that Cuba is fully dependant upon Soviet oil production.

Soviet trade relationships in the future will be based on practical considerations in the short term; with long-term strategy dictated by price considerations.

A year and a half ago, in mid-1990, the Cubans started negotiating directly with the Soviet Republics. The Republics have little experience with the barter system, compared to the Cuban level of expertise. The current trend is for a reduction of exports from Russia, due to a decrease in oil/fuel output, which is thus causing a delay in Soviet oil shipments to Cuba; causing reduced imports. This cycle is causing the move toward world market prices.

In January of 1992, new trade agreements will be negotiated, with the most sensitive indicator to be the continued Soviet supply of oil for sugar.

In a speech delivered by Dr. Anatoly Glinkin, a Soviet political analyst specializing in Sino-Cuban affairs and the keynote speaker of University of Miami's North-South Center's 6th Annual Seminar on Cuba, as of 1991 for the Soviet Union's 1992 budget, the is no budget allocation for Cuba or any other developing countries under a mandate adopted by the Supreme Soviet. The Soviet Union's dire economic condition according to Dr. Glinken, is in

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large part due to the non-repayment of over \$60 billion in foreign debt owed to the U.S.S.R. by developing countries and Soviet allies. Of the sixty-one countries not paying their foreign debt back to the U.S.S.R. Cuba is the number one debtor and it is deemed unlikely for any of them to repay the debt. The next closest debtor country, ranking second, is Vietnam; which owed the U.S.S.R. less than 50% of the amount of the Cuban debt.

With the failure of the Soviet coupe, a new military concept has emerged governing Soviet trade relations with its major trading partner Cuba, known as *rational defensive sufficiency*, where the upscale sale of military supplies is inconsistent with economic parity.<sup>20</sup>

After the Chernobyl disaster, the U.S.S.R. revised all facilities for export, with all policies under review. As a result, the nuclear powered hydroelectric facility in Cuba is millions of dollars over budget and years behind schedule.

With the elimination of Soviet nickel and sugar subsidies and cutting of Soviet oil production, the Cubans are forced to pay more. Previously, oil exports to Cuba were 13 million barrels of which Cuba was allocated 3 million barrels for re-sale to obtain hard currency. The 1991 the figure was cut to 10 million.<sup>21</sup>

#### VIII. Alternatives: Option Zero?

Analysts are divided as to the course of Cuban economic choices in the coming months. Last year, President Fidel Castro declared a "Special Period in Times of Peace." This was a special call to his countrymen for a 'belt-tightening' due to material shortages of basic commodities, such as food and clothing which is prevalent across the island.

With the Soviet economy shrinking at an estimated 20% per year, the Soviets may be *incapable* of supplying the Cuban oil, requirements due to its

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reduced oil production -- "despite blood, ideology or guilt -- it may be materially impossible to aid Cuba."<sup>22</sup>

With a *further* decline in the Soviet economy of 20%-30% expected in 1992, Option Zero may be inaugurated in Cuba following the Cambodian model, causing a quantitative change in Cuban society and the economic system. The economy would not decline, it would discontinue. It would cause a massive de-urbanization and return to an agriculturally-based society.<sup>23</sup>

Evidence points to this process beginning: The wide-spread use of animal energy, primitive technologies of production, a change of social models of behavior such as the use of bicycles, perhaps the end of Cuba as a Western society. These changes could signal an end of a modality: The worst case scenario which some believe could happen in 1992 or 1993.

Others believe Castro sees the inevitable coming and must make economic adjustments as an alternative to Option Zero. Recent efforts at doubling the tourism sector with European and Latin American joint ventures have recently allowed the foreign investment partners unprecedented control over hiring and firing of unproductive Cuban employees.<sup>24</sup> Cuba anticipates a doubling in the tourism sector this year from \$300 million to \$600 million in 1992.<sup>25</sup>

Other evidence in support of this theory includes Cuba's increased trade with China, joint ventures with foreign firms doing business in Cuba, Cuban cigar sales in the U.S., permitting exiles into Cuba, increase in U.S. tourism into Cuba combined with a general philosophy of converting this economic liability into an asset -- a psychology of struggle and purification.

Still others think a hybrid system will emerge with socialistic and capitalist components present: Socialism for the people and capitalism to

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attract foreign investment and hard currency. This current transitional period of economic adjustment contains some elements of the China model: Liberalization for the peasants. Recent announcements have stated that Cubans are now allowed to keep surplus products for their own consumption -- stopping far short of the China example of Peasant Free Markets. Cuba is faced with the serious problem of creating a domestic industry in durable goods.<sup>26</sup>

Regardless of the economic trend, the exodus of leaders from the island makes a difference on the impact of reforms. When, and if, there is a revolt to come, it will be led by a different kind of leader -- one with a connection to socialism or perhaps a social-democratic system of government similar to the Sweden.<sup>27</sup> Perhaps economic change will come through the eventual privatization of the service sector and the establishment of a more direct relationship between the agriculture and consumer sector, combined with a more cooperative approach to foreign investment.

Regardless of the method, change is in fact underway. As visiting University of Miami Professor Irving Horowitz wryly analogized: *"If a patient has terminal cancer, you know he is going to die. He cannot be repaired. You cannot kill a dead patient or resuscitate one that cannot be helped."*

In regard to change within the Cuban economy, it is just a question of time. The GNP of Cuba is a healthy \$26,920,000,000 (1984). But given the artificially inflated nature of the Cuban economy, the per capita income of the population of \$2690 and the massive external debt owed on defaulted Western lines of over \$6.7 billion dollars without Soviet subsidies, the economy will collapse.<sup>28</sup>

The government is going to be forced into change due to the rapidly changing global economy sparked by the end of communism.

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## IX. Footnotes

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*In Anticipation of a Free Cuba*

*How to do Business With Cuba:  
A Guide to Help  
Small to Medium Sized Businesses  
Part III*

I. Executive Summary

There are many different views of how and when contemporary Cuba will become a "Free Cuba." Much of the discussion revolves around the politics of whether Castro must first go in order to have the U.S. Embargo lifted or whether another scenario will cause the opening of trade between our two nations. For the purpose of this marketing report to aid small- to medium-sized companies *legally* engage with trade with Cuba, we will define that eventuality as merely when the Trade Embargo is lifted -- regardless of the degree, politics or timing.

With fully 10% to 20% of the population of Cuba living in exile, and the vast majority of those exiles living in South Florida, the demand to return to the homeland for the purposes of commerce, family, to reclaim assets, or to reestablish ties is both a national imperative and a function of geographic proximity. Miami is already the most significant gateway to Latin America; the hub of shipping, air transport and international finance, trade and commerce.

II. Background and Overview

Prior to the Castro's Cuban Revolution, its ties to the U.S. were lengthily and close. Over 50% of trade was with the U.S. and Cuba had a favorable balance of trade. When the U.S. won the Spanish-American War in 1898, Cuba was given to the U.S. as war spoils along with Puerto Rico and the

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Philippines. Cuba was essentially a colony of the U.S. until 1906, when the first of seventeen Cuban presidents served until 1959. Cuba was considered the Paris of the Caribbean, the Pearl of the Antilles, and in 1957 had more television stations than did South Florida at the same time. In 1959, as the largest Caribbean tourist destination it earned over \$90 million in tourism-related revenues, based on 1957 dollars. 1

### III. The Products and Payment

Cuba imports chemicals, manufactured goods, machinery, ships, petroleum and spare parts. It pays for those goods with sugar, nickel, coffee, citrus and seafood. Cuba will need everything when trade barriers open. The problem will not be a lack of good and services to provide, but a lack of funding and hard currency to purchase. For two, going on three generations, free market concepts have been non-existent. One of the key exports of the Cuban Revolution was the entrepreneurial and professional classes, most of whom live in Miami. With the collapse of the non-market economies of Eastern Europe and the U.S.S.R., CEMA, the Council for Economic Mutual Assistance, the bilateral clearing accounts using non-market convertible currencies in a bartering system of exchange, is defunct. The former Eastern Bloc countries, where soft currency earnings from exports from each CEMA country were used to finance the imports from that country, is in the process of replacement by the EC. As with Eastern Europe and the Soviet Union, there will be an interim need to address funding and finance through bartering and exchange mechanisms Cuba understands -- as opposed to traditionally cash financed operations.

In anticipating a free Cuba, a current model to be studied is Cuba's present relations with the various Soviet republics. With their governmental infrastructure in disarray, Cuba, whom is much more experienced in counter



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trade, is actively establishing trading relations through barter with the newly independent republics. Other countries, such as Japan, are presently engaged in trade with Cuba in this manner, and would appear to have a significant head start in both understanding the concept and its actual application.

#### IV. The Cuban Market Potential

The market potential for products, goods and services is unlimited. There is a tremendous pent up demand for consumer goods, appliances and transportation vehicles of all kinds. Cars, busses and machinery are a mixture of 30 year old U.S. vintage and newer Eastern Bloc manufactured machinery. The infrastructure in the cities is decaying. Recent reports from Havana, as described by attorney Bruce Jay Colan in December 1991 and citing a Miami Herald article from the prior week; reported that the water supply mains in the capital city of Havana are presently broken throughout the city. Bus service is reported to have been severely cut back due to the lack of parts, and fuel; even the sugar processing facilities--the key Cuban cash crop accounting for 75% of all Cuban export dollars -- are functioning far below normal due to the curtailment of production output from a lack of available fuel. Cuban President Fidel Castro said on December 6, 1991 that none of the expected oil shipments from the Soviet Union have arrived, "not a single ton of agreed to Soviet oil in the quantity agreed for December has been shipped from the Soviet Union to Cuba."<sup>2</sup>

#### V. Comparison of Official Cuban Statistics: 1957 & 1981

The following official Cuban statistics column on the left shows an industrial products output comparison, in what were key areas of foreign investment in Cuba in 1957. The right column represents another set of official Cuban statistics showing the seventeen official sectors of the Cuban economy in 1981. Those official Cuban macroeconomic indicators show the

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percentage of growth based on 1981 producer prices. Western economists have made much of the fact that these indicators are greatly exaggerated or unreliable at best. The figures show tremendous growth in the 1981 Cuban economy. Western economists point to inconsistencies in the data that were not accounted for "when Cuba made current-price data in line with price changes introduced in 1981."<sup>3</sup> However, the following table is useful to estimate where the growth in the then current 1981 economy lies, according to official Cuban estimates, in order see the trend from foreign investment in 1957 on the left, to the areas of relative growth in the Cuban national product as shown in the column on the right.

| Foreign Investment                 |                            | Performance of the Cuban Industrial Sector |                  |
|------------------------------------|----------------------------|--|------------------|
| 1957                               | (U.S. millions of dollars) | 1981                                       | % of mean growth |
| Sugar Cane                         | \$1,1558.9                 | Sugar                                      | 16.8%            |
| Tobacco                            | \$56.00                    | see food below                             | —                |
| Cattle                             | \$45.6                     | Food products                              | 10.8%            |
| Coffee, cocoa                      | \$16.3                     | see beverages below                        | —                |
| Agriculture industry               | \$60.3                     | Agriculture                                | not listed       |
| Wood products                      | \$16.7                     | Furniture + wood prods.                    | 23.4%            |
| Mining                             | \$524.8                    | Ferrous + non mining                       | 22.4%            |
| Fishing                            | \$7.8                      | Fishing                                    | -3.0%            |
| Fuels and Additives                | \$130.2                    | Fuels                                      | 3.7%             |
| Electricity/Gas/water              | \$301.5                    | Electricity                                | 16.0%            |
| Transp/Communication               | \$645.4                    | Electronics                                | 31.3%            |
| Chemicals/Pharm                    | \$31.6                     | Chemicals                                  | 12.3%            |
| Construction materials             | \$17.4                     | Construction materials                     | 12.1%            |
| Machinery                          | \$5.3                      | Non-electrical machinery                   | 20.1%            |
| Raw materials                      | \$0.3                      | not listed                                 | —                |
| Food/beverages                     | \$76.2                     | Tobacco/Beverages                          | 44.3%            |
| Textiles/apparel                   | \$73.3                     | Apparel + Textiles                         | 34.5%            |
| Furniture                          | \$8.6                      | see wood products above                    | —                |
| Graphic arts                       | \$43.6                     | Printing                                   | 13.4%            |
| Paper goods                        | \$8.9                      | Paper and cellulose                        | 9.7%             |
| Leather                            | \$18.3                     | Leather                                    | 31.6%            |
| Toys                               | \$2.2                      | not listed                                 | ---              |
| Orthopedic/Optical                 | \$1.0                      | not listed                                 | ---              |
| Jewelry                            | \$3.5                      | not listed                                 | ---              |
| Glass/Ceramics                     | \$9.0                      | Glass                                      | -5.8%            |
| Other industries                   | \$1.8                      | Other industries                           | 21.1%            |
| Grand total:                       | \$3,268.8                  |  |                  |
| Footnote, left column <sub>4</sub> |                            | (Chart by T. Hammes)                       |                  |
|                                    |                            | Footnote, right column <sub>5</sub>        |                  |

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#### VI. Cuban Economic Developments in the Past Ten Years

∞ Tourism: Since 1982, when Cuba suspended its Social Tourism programs promoting budget-oriented socialist tours to Eastern Europeans, there has been a significant effort to attract foreign capital through joint ventures with other Westernized hotel operators. Principally from Spain, Italy, and Jamaica, Cuba has allowed unprecedented foreign access and control over the operations.<sup>6</sup> In the drive for hard currency to make up the shortfall from Soviet oil for resale and sugar price subsidies, Cuba has succeeded in approximately doubling their revenues each year for the past three from \$178 million in 1989 to \$300 million in 1990 and a projected \$600 million for 1991.<sup>7</sup>

∞ Biotechnical: In the interim decade from 1981 to 1991, Cuba has developed a significant biotechnical industry, and in fact have carved a market niche not duplicated by other Caribbean nations. While suffering from a general lack of research dollars, there is a significant market potential for joint research projects with foreign concerns. With an oversupply of medical doctors; 1:285 people it has been suggested that medical procedures will be performed at costs similar to the Soviet Union and a fraction of their U.S. cost.<sup>8</sup>

#### VII. Areas of Opportunity in a Free Cuba

∞ Shipping and Transportation: Already the shipping companies on the Miami River and Port of Miami are investing millions of dollars in infrastructure to accommodate the transference of products going to and coming from Cuba. The first Commission on Free Cuba Report to the Governor, June 1990 estimated the greatest demand in services will be in the transportation sectors to handle the great influx of people to and from the island.<sup>9</sup> As a veteran Miami River Shipping Company owner with over sixty years experience, Joey Tietelbaum predicts a massive influx of cars, trucks and foodstuffs; grains from the U.S. Midwest filling the ships for the return leg of

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the voyage after arriving from Cuba. He predicts the complete 100% occupancy of warehouse space throughout Miami caused by the huge increase in trade and shipping by land and sea.

∞ Building and Construction: Due to the deterioration of the cities, the reconstruction of Cuba will be a key area of opportunity in a free Cuba. In addition to the breakdown of telecommunication systems, water and plumbing facilities; most residences, commercial buildings and hotels have not been improved for thirty-odd years. Miami has an extremely active Latin Builders Association (LBA) comprised of successful Cuban contractors and suppliers to the building trade, which will undoubtedly take an aggressive role in the reconstruction of Cuba.

∞ Repatriation of Assets: Many multinational companies and much private property were nationalized in 1959, including everything from homes to hotels, sugar mills and petroleum processing plants. It is anticipated that many will attempt to repatriate their former assets. A key component of any lifting of the U.S. trade embargo will include a formal Agreement between the U.S. government and Cuban government for the mutual release of seized assets, property and bank accounts. Various formulas have been suggested, from no mechanisms or formula for repatriation, as suggested by a representative of the U.S. Commerce Department in a Miami lecture in 1990, to a stock swap whereby the Cuban population will be allowed to own a piece of their companies combined with foreign investment when privatization occurs, as suggested by the Cuban National Foundation. Regardless of the formula ultimately decided, this point will be a key determinant of the composition of future Cuban-American trade relations.

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#### VIII. Banking and Finance

Non-market economies such as Cuba presently function on the counter trade system of barter and trade credits. During the transition, chances are that traditional financing mechanisms will not be in place initially. Due to the risk, normal banking instruments such as letters of credit will not be in use. Therefore, various groups around Miami have already announced the formation of venture capital groups, private funding sources, subscription to private offerings that will resemble mutual funds, and the establishment of joint ventures with non-U.S. multinational corporations not presently restricted by the embargo. According to Teo Babun, there are already four such funds in the pre-offering stage of public offerings, primarily composed of investors from Italy, France, Sweden and Switzerland. The CANF (Cuban American National Foundation), according to Jorge Mas Canosa, the most prominent CANF spokesman, announced in 1990 the formation of a consortium of \$10 to \$15 billion dollars composed of U.S., Hong Kong and British investors ready to engage with trade with Cuba. The official CANF position on Cuba is specifically linked to a Cuba without Castro, according to CANF Blue Ribbon Committee member Ricardo Fernandez. Fifty-one percent of the international investor funds are designated as venture capital.

∞ Local Banking's Influence: Another key factor to the availability of financing in a free Cuba is the fact that approximately 7 of the top 10 banks in 1991 in Miami were owned by Cubans who came to Miami during the 1959 to 1961 immigration wave. Ultimately, that will be a very significant aspect toward lending, whether it be for business loans for Cuba or mortgages for newly arrived Cubans.

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IX. U.S. Policy Impact on International Financing

∞ The International Monetary Fund would have to take the most significant lead in financing the reconstruction of a free Cuba. Following many third world country models such as Brazil, massive IMF investment for infrastructure -- the rebuilding of the island -- would take place. Since Cuba defaulted in 1976 when it failed to service \$7 billion in Western debt it has not had any Western lines of credit available, and there has been no rescheduling of debt from either the Paris Club or private institutions. The Soviets' former contributions were essential. In the last year of a fully subsidized Soviet economy, 1990, the Soviet contribution accounted for:

20% of Cuban Gross National Product

70% of the imports

100% of the military requirements

90% of the fuel supply

On January 1, 1991, the U.S.S.R. halted all Cuban subsidies. By December 1991 all fuel previously promised had gone undelivered.<sup>10</sup> However, the trade relationship will continue, as the former Soviet Union will remain a significant buyer of Cuban sugar and sugar is a key component in vodka and food production.

Since the U.S. essentially controls the court of world public opinion through our influence on the voting of the United Nations, we have successfully blocked all Cuban efforts at a vote to lift the embargo, at diplomatic level. Financially, the U.S. owns the majority and controlling interest in the form of 17.5% of the stock of the World Bank and 34% of the International Development Bank, the other two international lending institutions which traditionally assist developing nations.<sup>10</sup> As long as our stated political policy influences Congress, there will be no veto to end the

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full trade embargo on Cuba. Therefore will be no access by Cuba to inexpensive capital.

However, others are moving in. There appears to be recent discussion and activity regarding the non-U.S. competitive nature of very low interest, subsidized forms of economic aid and trade from Japan and Germany, in the form of financing of cars and machinery.

X. The CBI: Caribbean Basin Initiative

The CBI (Caribbean Basin Initiative) is a U.S. sponsored initiative allowing for preferential trade relations with our favored allies. Any change with Cuba would probably include Cuba's designation as recipient of CBI preferred trading status. Originally announced in February 1982 by President Ronald Reagan, the CBI was designed to promote 1) Free Trade; 2) Investment incentives and; 3) Increased aid to developing countries. In 1984, there were 20 member countries and U.S. territories in the CBI, and by 1986 the program was enriched. The Bahamas requested and was granted status in 1985, Aruba in 1986, Guyana in 1988. In 1989 Panama was suspended and others status changed, most notably Nicaragua had become eligible for CBI since the election of a democratic government.

The CBI "grants duty free treatment on eligible goods for...designated countries." On August 20, 1990, President George Bush signed the CBI II Economic Recovery Expansion Act of 1990 and the Customs and Trade Act. Under the CBI Economic Recovery Expansion Act, the president cannot designate a country for CBI designation as long as 1) the county is communist; 2) fails to meet criteria for exportation; 3) does not take steps to cooperate with narcotics interdiction entering the U.S. and ; 4) fails to recognize arbitral awards to U.S. citizens. The CBI program allows duty free treatment for goods produced in member countries. It also allows duty free treatment for products

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assembled in member countries assembled with 100% U.S. components.<sup>12</sup> The stated objective for CBI is to offer an alternative to Far East products and to contribute to economic growth and political stability by promoting free trade, providing investment incentives and by increasing aid to the region. The unstated objective is to reward our allies. Any normalization of relations would likely include Cuba's entry into the CBI family through the designation of Most Favored Nation Status following the repeal of the embargo. Both would require a Act of Congress.

XI. Impediments to Trade With Cuba<sup>13</sup>

Impediments to normalized relations with Cuba are numerous, but we appear to actually be in transition to resumed relations, despite our embargo and officially stated policy. Consider the lack of 1) Normal diplomatic relations (We do have mutual Special Interest Sections in Havana and Washington through reciprocal arrangements with the Swiss Embassies); 2) Cuba is a communist nation (it is one of the last unitary socialist systems of government left in 1991, however on December 7, 1991 Congressional elections were announced by Juan Escalona, the president of the National Assembly of the People's Power, the Cuban Congress. Also, for the last two years Communist China has been granted Most Favored Nation Status, despite serious human rights violations); 3) the lack of recognition of arbitral awards (a point to be negotiated) and; 4) the need for cooperation in regard to narcotics trafficking (we already have a formal narcotics extradition and cooperation treaty); 5) Navigation cooperation (we also have a formal navigation treaty regarding air and sea lanes) and; 6) Immigration and travel restrictions: While that has not been formally lifted, there is significant increase in the tourism area, both through boat people arriving to South Florida (presently at the highest levels of over 2000 new refugees in 1991,



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since the Mariel Boatlift of 1981) combined with a substantial rise in paid tourism to Cuba this year, in spite of additional fines and penalties from a tightening of restrictions and an increase to \$250,000 in penalties under the Foreign Assets Control Act, U.S. Department of Treasury.

In conclusion, it is this author's opinion, based on the U.S. government's requirements for normalized relations, that despite the "official U.S. government position" of a full economic trade embargo of Cuba, in fact we are already in a period of transition toward the normalization of trade relations with Cuba.

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- The First Commission on Free Cuba, Report to the Governor, (June 1990)

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XIV. About the Author

Terry M. Hammes, President, Hammes Advertising, Inc. has 14 years experience marketing real estate, medical, banking, high-tech and professional service accounts. Hammes Realty Corp. designed, leased, owns and manages an A.I.A. award-winning Coral Gables office building. Hammes Advertising swept the F.A.M.E. Awards (Florida Awards for Marketing Excellence) for commercial real estate marketing in 1989, sponsored by the Builders Association of South Florida and The Miami Herald, including Best Ad, Best Ad Campaign, Best Collateral, Best Corporate Campaign and Best Special Event.

Ms. Hammes serves as a Bank Director of First Florida Savings & Loan, the U.S. subsidiary of the largest thrift in Puerto Rico, as Trustee of the Mimai Youth Museum, and is the 1991 Up & Comer Award Winner for Advertising, sponsored by Price Waterhouse & South Florida Magazine. The juried competition is the highest recognition in South Florida for rising stars in business. Hammes Advertising has marketed over \$115 million of real estate in the past ten years.

A cum laude graduate from the University of Miami '76 in advertising and design, she will earn her M.B.A. in International Business with honors from St. Thomas University Fall 1992. As a MDCC student picking up additional math and statistics credits toward the M.B.A. degree, Ms. Hammes helped organize the Student in Free Enterprise of Miami Dade Community College, Miami, Florida.

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Students in Free Enterprise

Students in Free Enterprise is a national organization sponsored by Wal-Mart Corporation, established to reward young peoples' entrepreneurial efforts to assist our free market society through annual regional and national competitions which ceo's from around the United States are invited to evaluate students solutions to economic issues affecting their hometown communities.

The Miami Dade Community College Chapter of SIFE was formed in November 1991 for the purpose of identifying key areas of opportunity for South Florida business. Our organization is dedicated to assisting the community through the dissemination of information, seminars and educational programming, working with other groups, professional organizations and educational institutions regarding one of South Florida's most controversial issues.

In the highly volatile, international tri-ethnic community that comprises the metropolitan Miami area, the opening of trade with Cuba impacts virtually every household and business, either economically or emotionally. It is the most singular issue touching the lives of the vast majority South Floridians.

By the Executive Committee:  
Suzanne Joseph, President  
Terry M. Hammes, Vice-President  
Jose Aman, Secretary  
Mauricio Mesa, Treasurer  
Professor Chris Rogers, Faculty Advisor

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| <i>Media &amp; Distribution</i> | <i>9</i> |

**P**hilosophy: Counter-balancing the client's distinct need for profit and recognition against the social and domestic needs of the consumer through the use of extensive research, supported by fresh visual and audible solutions and communication techniques.



**M** DG Advertising is an international communications organisation formed to service the United Kingdom, the Caribbean, Central, South and Latin American regions. We presently have offices situated in Miami and the Caribbean. The London office is designed to act as the group's 'nucleus' in providing a clear philosophy of a highly professional standard of international advertising, marketing and promotional expertise.

We are a combination of skillful experienced individuals who have spent many years in the field of marketing services, supported by a team of ten designers who bring flair and perception to real world communications. This enables us to bring an unparalleled approach to modern day marketing and creative techniques.

introduction

# Advertising

## in-house services

*Art Direction*

*Graphic Design*

*Copywriting*

*Photography*

*Packaging*

*Illustration*

**T**he group is committed to providing a high standard of professionalism in the field of creativity. Exploring fresh techniques, pushing ideas that one step further for that unique solution to create an edge in a crowded market place, our inspiration is a process of analysing clear and objective information.

# *public*

\_\_\_\_\_ relations \_\_\_\_\_

The role of our public relations team is integrating the need and opportunity gap between your company, product, employees, the client and general trends in the public's attitude. We aim to summarise how these pressures affect the progressive and promotional aspects of your organisation within the market place. This service offers the benefit of assessing the social, political and cultural forces that relate to the effectiveness of your overall advertising and trading efforts.

**P.  
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**In house services**

*Publicity*

*Public Affairs*

*Issues Management*

*Investor Public Relations*

*Employee Relations*

*Industrial Relations*

*Minority Relations*

*Media Relations*

*Sales Promotion & Merchandising*

*PR & Event Management*

**M**arketing

**M**arketing  
advertising

Understanding is the first and most important issue which is to be achieved within the group's marketing strategy. There are a number of formalities surrounding the development of any one campaign, our sensitive and analytical approach is to identify the strongest and weakest points. This is an essential exercise for example; with regard to products: knowing the factors that surround a brand's development, its historical achievements and its status in the market place. Points such as these enable us to discover new objectives in the development of a competitive edge which evaluates a position in which to enter foreseeable markets. Our overseas researchers enable MDG to offer locally aware market feedback along with the knowledge of ethnic groups, local cultures, consumer habits and responses.

— in house services

*Market Research*

*Strategic Analysis*

*Media Planning*

*Media Negotiation and Research*

*Concept Creation*

*Television / Radio / Print*

*Broadcasting Direction*

*Development & Implementation*

# Media Distribution

The Media Market in the UK is an enormously complex and volatile arena requiring a high degree of knowledge and sophisticated negotiating skills when planning and alternatively buying advertising campaigns. Media is the critical sector where vast sums of money can be wasted by inferior planning and 'soft' negotiation. From national consumer magazines and newspapers to cinema and the rapidly changing world of television and radio, we consider professional advice to be crucial if communication is to be effective.

Grocery retailing in the UK is concentrated in the hands of a small number of major store groups. These retailers are sophisticated marketeers



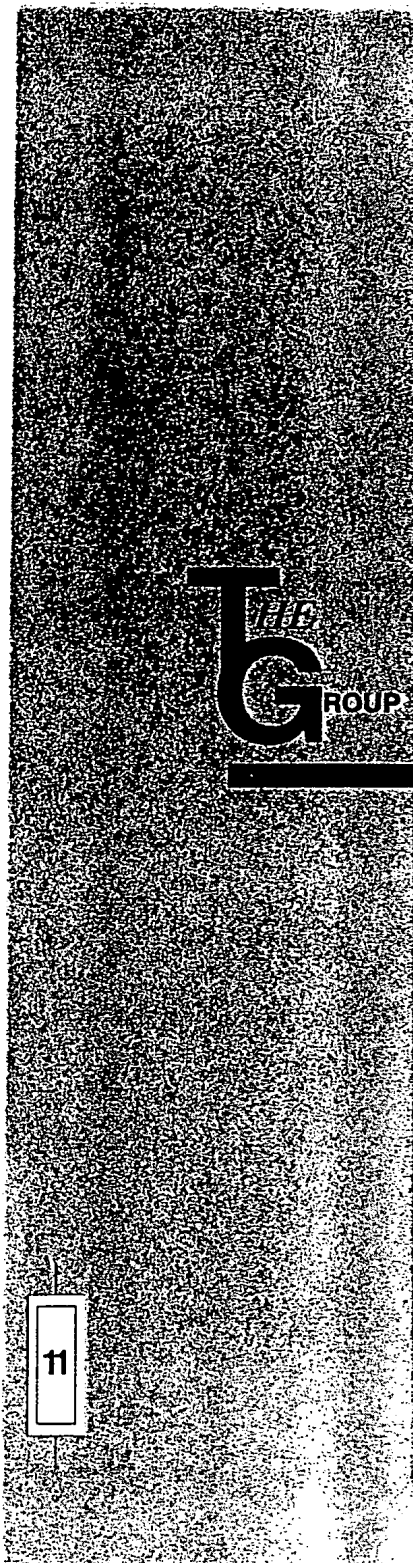
*bution*

who judge a brand's ability to succeed by the highest professional standards. Significant volume growth of any brand in Britain depends on the decision of a small number of buyers and managing the brand's interface with this select

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group of people requires both specialist skills, and superior knowledge of the grocery market. At MDG we recognised that a brand can only grow if it moves off the shelf and maintains a consistent liveliness both in store and on pack. There can be no greater mistake in grocery marketing than to spend advertising money whilst having minimal presence in the multiple retail sector. To this end we have a unique link with the UK's fastest growing grocery brokerage, The Grocery Partnership, a specialist organisation committed to the growth and development of new brands in the UK market.

Tv



## MARK FORRESTER

*Managing Art Director*

Mark has seven years experience in studio and production management with several well known London agencies. Working with clients such as British Coal, Bradshaw Webb, Mercedes Benz, Cartwrights and Butler, Access, Polycell and American Express.

Mark's knowledge and experience has been dedicated to special production methods in print, point of sale and marketing, maintaining perfection to visual creativity and techniques. After a period of working for various organisations Mark decided to form his own agency. Mark is now responsible for the London office.

## TERRY JOHNSON

*Accounts Director*

Terry introduces twenty-six years experience within the European market and a vast knowledge of trade within America. His first five years were spent as an Accounts Director before becoming Managing Director at TRJ Advertising and Chairman of Consort PR Consultants where he held accounts such as Samsung, Varig, Janet Reger, RCA, Bose, Hitachi, John Laing, Quad, ICL, Club 18-30, Tao Clinic and Scandinavian World with a billing of £7.5 million.

From 1987 to 1988 he was Campaign Manager at the Central Office of Information in charge of £30 million of government advertising campaigns. Then from 1988 to 1989 he was Deputy Head of Communications at the National Economic Office. In 1989 he was Chief Executive of Luton Initiative before joining MDG where he now heads our team of London based executives.

## TIM RILEY

*Director*

Tim has ten years' advertising experience in the UK working for the best London agencies including BMP, DDB Needham and Leagas Delaney. "One of the most respected writers in town" Campaign Magazine. The winner of the Design and Art Directors' Award (D&AD) for Best Newspaper Ad 1988, Best Poster campaign 1989, plus three Campaign Magazine Press Awards and Two Poster Awards. Some of his most recent projects were with clients such as: Adidas, Nike, The Guardian and Nationwide Building Society.

## LUIS RIVERA CAMINO

*Market Research Manager. (The Americas & Europe)*

Luis, an MBA graduate with over eight years' experience throughout the USA, Europe and Latin and South America for clients such as Honeywell Inc, Texas Instruments Inc, Warner Lambert Corp, AGA AB (Peru), Whitbread UK and Kuwait Petroleum Oil (Europe), introduces an excellent background based on marketing, sales management and planning, strategic operations, corporate finance, administrative management, distribution and product positioning. This knowledge is unmistakably well positioned in assisting MDG with regards to identification and market penetration strategies.

### **NATALIE SWALLOW**

*Public Relations Co-ordinator*

Natalie has eight years' experience in the public relations industry throughout Europe, working in the media, including television, and below the line promotional activity for clients such as The Daily Express, Today, Chat, BP Oil, Cocoa Cola, Moët Chandon, Canadian Club, Southern Comfort, Florida Grape Fruit, Access, Mercury and Benson and Hedges.

Natalie has also been involved in the organisation of corporate events, the recruitment of personality staff, celebrities and event management. Her skills in the supervision of such events are extensive and have proved priceless in terms of conducting on-going project support, inventories and stock control, performance monitoring, sourcing of venues and retail outlets, merchandising and presentation technique. She now controls the PR activities of the London office.

### **MARGE MALCOM**

*Training & Development Manager*

Marge Malcom's training and development expertise, stems from a sturdy foundation of tutorial theory during her services with the Inner London Authority. Followed by a three year period with the Industrial Society evaluating corporate demand, designing and developing courses in presentation management and supervisory skills.

She then moved to LPC Management Consultancy heading their management and training department where she worked with a range of clients including those from the financial, professional and manufacturing sectors of industry. Her role with MDG includes the analysis of training to both creative and front line personnel. She enables her delegates not only to express themselves and their natural characteristics and responses but also advises on how best to use these qualities in presenting their message to the client.

### **MICHAEL Mc'CLOUD**

*Market Research Manager, (Caribbean and Europe)*

Michael, an MBA graduate, brings over ten years of extensive knowledge of trade within the Caribbean and Europe, the inner cities and Afro West Indian business links with the Caribbean. These studies have been focused on development, with particular reference to export, import and investment in foreign markets. He has been involved a range of government trade missions and shows, in a variety of product areas.

Michael has also run a number of business support projects within the inner cities, based on clients of the ethnic sector. Moving back into the private sector, he has worked for clients from both the financial and manufacturing industries. His vast knowledge of local cultures, ethnic groups and consumer habits along with his excellent product and business development skills, particularly with respect to technology transfer and international linkages both in the private and public sectors has gained him recognition as one of the leading figures in this area of research in the UK.

THE  
GROUP

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We have successfully applied this principle in developing marketing programs for clients in the areas of

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| ● Real Estate      | ● Financial Services       | ● High Technology | ● International Trade   |
| ● Medical          | ● Banking & Finance        | ● Manufacturing   | ● Professional Services |
| ● Direct Marketing | ● Educational Institutions |                   | ● Wholesale             |

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Rod Carlson's experience includes an M.B.A. in Marketing from the University of Virginia, combat experience as a Marine helicopter pilot in Vietnam, serving as director of client service for Caravetta Allen Kimbrough/BBDO and president of Susan Gilbert & Company, one of the most successful creative boutiques in South Florida in the 1980's. His range of account experience includes:

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| ● Benihana           | ● Heinz Foods           | ● United Way | ● First Bank System |

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## Hammes Advertising Inc. Financial, Real Estate & Technology Clients

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**Eastern Financial Credit Union:** As the prime in-house Ad Agency, Hammes Adv. was in charge of designing coordinated direct mail campaigns, each tailored to the various cities. Primarily engaged in the design, implementation and execution of direct solicitations and stuffers, we also prepared material for annual meetings, trade seminars, collateral and advertising. Upon beginning on the account in 1978, there were eight branch offices nationwide. By 1982, in conjunction with the Miami-based marketing headquarters, we were handling the work of over twenty-three branches -- during the most profitable period of growth at Eastern Airlines Credit Union in the company's history. In 1979, Eastern Financial received the top Marketing award for Credit Unions in the U.S., when Hammes Advertising was the prime in house marketing and graphic designer. (1978-1982).

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**Worsham Brothers/The Hyatt Riverwalk Shops:** co-op ads featuring 10 retail stores and restaurants located on Miami River. (1985).

**D.B. Sumner Company Realtors,** Extensive public relations, direct mail and corporate advertising. (1988-91).

**Nirit Realty, Realtors:** Direct mail and advertising campaign targeted to luxury waterfront condominium market in Northeast Dade County Florida. (1990-94).

**Colle McVoy Advertising Agency,** a four star Minneapolis-based firm with five offices nationally, where we were responsible for Coral Gables and Home Federal S&L's, KLM and Hertz Car Rental accounts as Creative and Art Director on print advertising, direct mail and collateral work.

**Hammes Realty Management Corp., President.** The A.I.A. award-winning office property, designed, owned and managed by Hammes Realty Management Corp., Licensed Real Estate Brokers. Corporate home of Hammes Advertising, Inc. and is income property. Tenants include the AAA Swedish multi-national company, Sandvik Latin America for eight years, The Princeton Review, University Travel and the Dade County Democratic Party. Also Secretary of Gables Professional Court Condominium Association. (1986-95).

Ms. Terry M. Hammes, President  
HAMMES ADVERTISING, INC.

896 South Dixie Highway  
Coral Gables, FL 33146-2674  
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**Excel Realty/Coral Springs Mall** Leasing brochure for owner's brokerage arm of retail regional shopping mall. (1986-87).

**GCA, General Contractors/Holross International for InterCap Investments:** 20-page 4/c glossy corporate brochure outlining scope of services for high-end interior construction firm specializing in Brickell Avenue high rises. The primary clients were located in 800 Brickell, the property the parent company, InterCap Investments developed. (1983).

**Worsham Brothers/The Hyatt Riverwalk Shops:** co-op ads featuring 10 retail stores and restaurants located on Miami River. (1985).

**D.B. Sumner Company Realtors,** Extensive public relations, direct mail and corporate advertising. (1988-91).

**Nirit Realty, Realtors:** Direct mail and advertising campaign targeted to luxury waterfront condominium market in Northeast Dade County Florida. (1990-94).

**Colle McVoy Advertising Agency,** a four star Minneapolis-based firm with five offices nationally, where we were responsible for Coral Gables and Home Federal S&L's, KLM and Hertz Car Rental accounts as Creative and Art Director on print advertising, direct mail and collateral work.

**Hammes Realty Management Corp., President.** The A.I.A. award-winning office property, designed, owned and managed by Hammes Realty Management Corp., Licensed Real Estate Brokers. Corporate home of Hammes Advertising, Inc. and is income property. Tenants include the AAA Swedish multi-national company, Sandvik Latin America for eight years, The Princeton Review, University Travel and the Dade County Democratic Party. Also Secretary of Gables Professional Court Condominium Association. (1986-95).

**Ms. Terry M. Hammes, President  
HAMMES ADVERTISING, INC.**

896 South Dixie Highway  
Coral Gables, FL 33146-2674  
Telephone: (305) 667-1199  
Fax: (305) 667-0440

## Mobil Oil Corporation

2/2/96

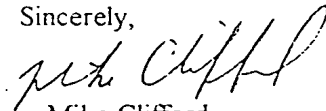
To Whom it May Concern:

Terry Hammes of Hammes Advertising, produced an outstanding Marketing Convention Program for Mobil Oil Corp. in 1995. Terry and I worked together closely for several months against very tight deadlines, making every one. Thanks to Terry's suggestions and concepts, Mobil was able to triple its net income from advertising space versus the prior years results. The Program was widely recognized by Mobil Management as the best one ever produced.

Terry went above and beyond the call of duty and put in a lot of extra hours to make sure that Mobil was happy with the finished product. She also was able to give me a quick education into the world of advertising and production, without making the material complicated. Terry has a can-do, very positive attitude coupled with an extremely high energy level.

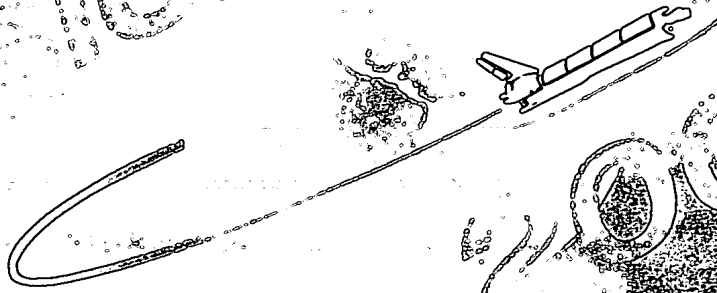
I would highly recommend Hammes Advertising to anyone, and look forward to working with Terry on future Mobil projects.

Sincerely,



Mike Clifford  
Mobil Oil Corp.

VISION



1997 Florida Convention  
Our Bright Future

1000

The energy  
to make a difference





{ FRESH BEER  
TASTES BETTER }

Because beer is made from natural ingredients, it stands to reason that the fresher beer is, the better it tastes.

Over time, beer will begin to oxidize and its taste will deteriorate.

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SINCE 1876

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Petroleum Contractor  
Electricity & Pectration





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### Thank You

Mobil wants to thank all the vendors who have contributed in helping make the 1997 Florida Marketing Convention a success. We want to especially thank the **Platinum Vendors** for their generosity and support.

**ANHEUSER BUSH  
COCA-COLA  
PEPSI-COLA**

**B&M CONSTRUCTION  
MARK VII CAR WASH  
WILLIAM THIES**

### "Special Thanks"

To the Committee of Contributors who Helped Plan, Organize and Execute the 1997 Marketing Convention. **Thanks!**

Bill Blaise  
Paul Caponigro  
John Coussa  
Gary Eiben  
Jeannie Johnson  
Richard Lewis  
Mike Miranda  
Chris Rigoppolis

Carrie Buyarski  
Sam Coleman  
Steve Desautels  
Marc Gomes  
Diana Juno  
Kerri Messina  
Henry Perez  
Dennis Underwood

# This dentist advises people not to brush.

Dr. Greenblatt knows about brushing. And he knows what can happen to the finish of a car when brushes or other materials rub against it.

"I'd never subject my Porsche to a car wash that used brushes," says the Denver dentist. "Same goes for my new Ford Expedition."

Car washes are important to Greenblatt because, as he says, "I've always liked black cars—the Expedition is my third black four-wheel-drive in a row—and I like the way they look when they're clean and shiny."

Which is why he is a big user of the AquaJet™ car wash about a mile from his office in southeast Denver.

**Today's motorists are demanding touch-free washes.**

Like Fred Greenblatt, they don't want to worry about damage to their cars' finish—or to expensive add-ons like ski and bike racks. And they know a touch-free spray can clean around those add-ons much better than any friction system.

**Not all touch-free car washes are created equal.**

Most other touch-free washes use nozzles with V spray patterns, the kind Mark VII used in its first rollovers, but abandoned in the late 1980s because V sprays didn't provide sufficient impingement to clean really dirty vehicles.

Today's AquaJet systems provide superior cleaning by utilizing zero-degree nozzles mounted on rotating wands to provide a concentrated flow of high pressure spray to every part of the vehicle.

Satisfied AquaJet customers like Fred Greenblatt are why AquaJet systems produce higher revenues. And because they are the least expensive touch-free systems to operate,

AquaJet owners enjoy higher profits, too.

To find out more about the world's most advanced touch-free in-bay automatic systems, call Mark VII's newly expanded Florida Offices at (888) 254-7858, or call our main plant at (800) 525-8248. You can also visit our web site at [www.mark7inc.com](http://www.mark7inc.com).



This is Fred Greenblatt, DDS. He recommends that you avoid between-meal treats—and not subject your car to friction car washes.



**MARK VII**  
**AquaJet™**

*Advanced touch-free car wash systems*

**"Welcome!"**

## **Mobil Oil Corporation**

FLORIDA SALES & DISTRIBUTION  
2255 GLADES ROAD  
#444W  
Boca Raton, FL 33431

**To the Mobil Team:**

### **Dealers - Managers - Distributors - Vendors and Company Personnel**

Welcome to our Convention "Vision 2000 - Our Journey to a Bright Future!" Over the next two days, I am looking forward to sharing with you the Vision for Mobil in Florida - the Brand - the Image and our objective to be The Convenient, Friendly Marketer. We have truly set our sights on being a Great Retailer - and being different in the eyes of our customer. This journey to our Vision will not be an easy one, and it will not be possible for everyone to achieve the consistent image and execution that will be the basis for our business. The Rules of the Road have changed and those of us who are willing to step up to the challenge, learn new strategies, invest in the Business and grow with Mobil, will be the success stories for our future.

The building of the Mobil Brand is a key component. We need to all understand that every Mobil Retailer needs to exhibit a consistent offering: One System, One Voice, One Brand. This theme will be exemplified by the actions of our sales force to bring the Marketing tools to you; but the ultimate responsibility lies with each Dealer and Manager to deliver the commitment to the Mobil Brand.

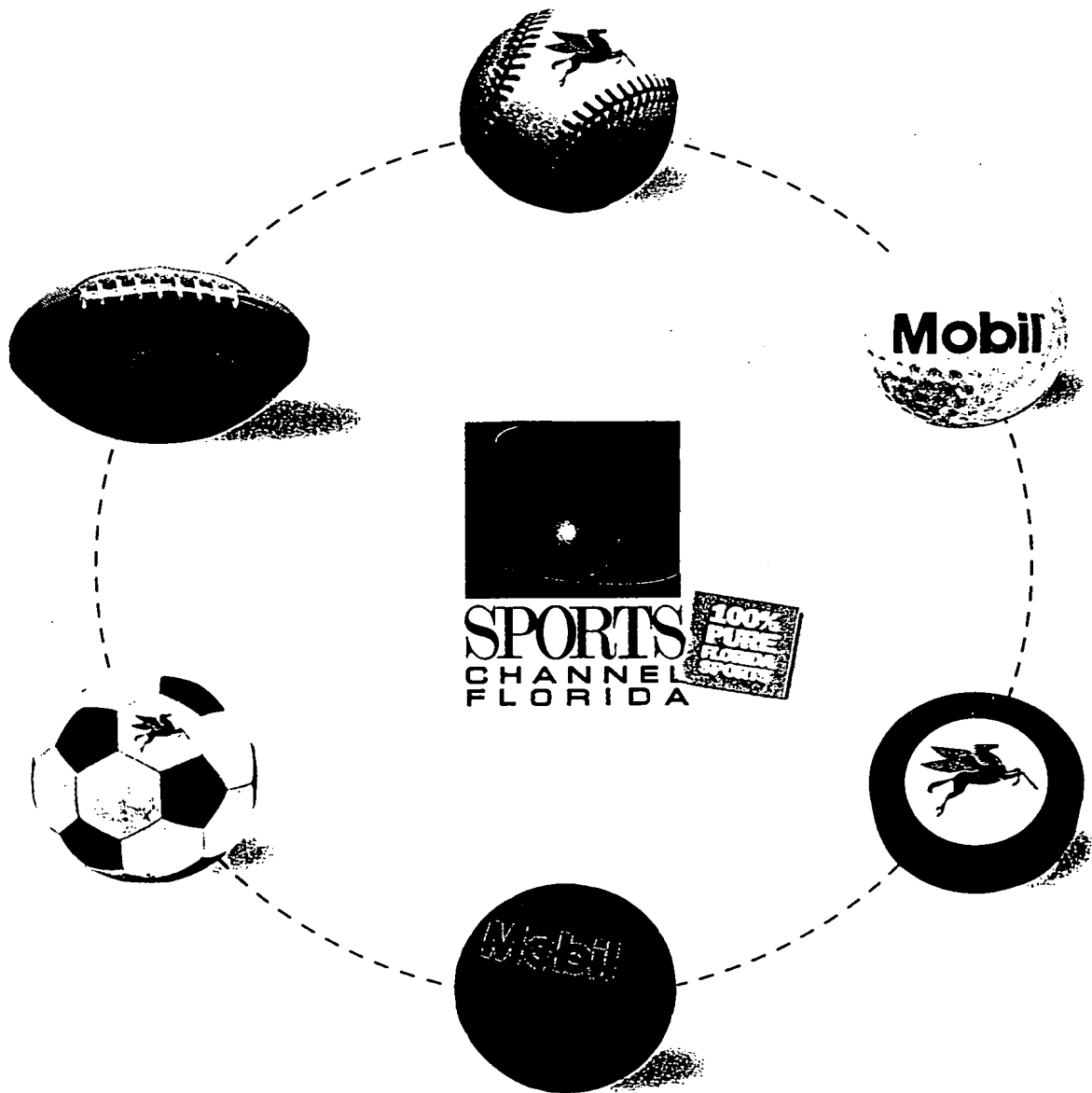
Our business environment has attracted investment by Major competition over the years, but recently has expanded to see many new entrants - the Ractracs, the Costco Outlets, the Speedways, etc. We have stepped up to this challenge! Mobil is committed to Florida as one of our top markets for investment for the future. We have been spending for improvements and new locations at unprecedented levels. This is assurance that we will grow the Brand in Florida and become a force for the future.

We have a Great opportunity for the Future, and I am proud to be the leader of the Florida Business Unit! Have a great time over the next two days; learn, grow and get charged-up for the Journey.



Sincerely,

C. J. Rullo  
Florida Marketing &  
Distribution Manager



**What A Team!**

**Thanks Mobil, For Your Continued Support.**

**"I would hate for us to be our Competition."**

Sept. 9, 1997

To the Mobil Dealers and Managers:

I would like to welcome all the Mobil Family to the 1997 Mobil Florida Convention. This Convention is a great way to meet Mobil Dealers, Managers, Employees and Family. To learn from seminars, Vendor Exhibits, success stories from other Dealers and Managers and most of all to have fun.

As always your Dealer Advisory Council is your direct link to upper Mobil Management. Please get involved by attending all Area Meetings, and conveying your ideas to the Retail Strategy and Dealer Advisory Members. Your impute is very necessary to the success of Mobil and your business.

At our National Dealer Advisory Council Meetings we have worked diligently on the Franchise 2000 to assure that it is strong and profitable for Dealers and Mobil.

With our high standards and new technology we will be the strongest franchise in the Market. "I would hate for us to be our own competition."



Sincerely,

Mike Miranda  
National 'N' Dealer Advisory Council



**SALUDOS! AND WELCOME TO THE 3RD ANNUAL  
MOBIL OIL SOUTH ATLANTIC REGIONAL CONVENTION  
WISH YOU WILL JOIN US FOR**



Friday, November 21 - 6:00 PM  
**POSTER CONTEST**

Imagine the fun of Carnaval and paint it to win top prizes. The selected work becomes the official poster that appears in the front cover of all Carnaval Miami publications. Various exhibitions are held giving the ten finalists added promotion & name recognition. This year a new student category was created.

Tuesday, February 17 - 7:00 PM  
**MISS CARNAVAL MIAMI  
BEAUTY PAGEANT**

Hispanic beauties model swimsuits and evening gowns competing for the title. This televised show takes place at Club-Tropigala at the Fontainebleau Hilton featuring top prizes that include scholarships and cash.

Friday, February 27 - 7:00 PM  
**CARNAVAL MIAMI 8K RUN**

One of the most popular evening footraces in Florida with age divisions for the entire family. A celebration follows with music, a special "cookout" with a Hispanic flavor for runners, samples and giveaways from participating sponsors; awards and raffle prizes such as airline tickets and much more.

Saturday, February 28 - 8:00 PM  
**CARNAVAL NIGHT**

One of the most recognized Hispanic concerts with top name talent. Televised from the Orange Bowl by the Univision Network, it reaches millions of viewers nationally and internationally.

Sunday, March 1 - 12 noon  
**CARNAVAL MIAMI SOUTH BEACH**

A full day at the beach with a concert, a parade of floats and rhythmic street dancers representing different Latin American and Caribbean cultures. Activities for children, art & craft exhibition and sport games, free samples of a variety of new products, all right there "on la Playa"!

Tuesday, March 3 - 6:00 PM

**CALLE OCHO COOKING CONTEST**

Prizes for the best recipes are awarded to culinary talents at a cocktail party held in one of the finest Latin restaurants in Little Havana, hosted by TV personalities in this field.

Thursday, March 5 - 12 noon

**CARNAVAL MIAMI GOLF CLASSIC**

One of the most exciting golf event in South Florida with prizes, trophies and a benefit auction held during a dinner awards ceremony...bringing the "savor latino" to the greens.

Saturday, March 7 - Noon

**CARNAVAL MIAMI SPORTS FESTIVAL**

Interactive sports activities all day long. All four Miami professional teams, Marlins, Dolphins, Panthers and Heat demonstrate their game with competitions for the kids...free giveaways from sponsors throughout the day.

Saturday, March 7 - 7:00 PM

**CARNAVAL MIAMI INTERNACIONAL**

A televised show with international performers from the AT&T Amphitheatre in the heart of Downtown Miami. FREE ADMISSION.

Sunday, March 8 - 11:00 AM

**CALLE OCHO: OPEN HOUSE**

The world renowned Calle Ocho Festival is the host to a melting pot of cultures from Latin America and the Caribbean. With well over a million people in attendance, the twenty three blocks of Little Havana's main street are filled with musical stages, dancing, entertainment, youth oriented sites, and tons of ethnic foods...a party beyond belief, one that you don't want to miss. It is considered to be the largest Hispanic festival in the United States.



*Noche de Carnaval®  
Carnaval Night*



Funds generated from Carnaval Miami allow the Club to assume responsibilities for humanitarian and civic projects.  
Mobil Oil Corporation is a partner of Kiwanis of Little Havana in the national school supply distribution program Teach the Children

**"Together we will make a difference"**

Sept. 12, 1997

To the Mobil Dealers and Managers:

Welcome to the 1997 Mobil Florida Convention. I am glad you are here today. I place a great value on every dealer at the convention.

Our Dealer Advisory Council came a long way in helping dealers become more aware of specific issues and solving any problems or differences. Our goal is to bring new ideas that can lead to increased service station profitability and provide good service.

As a fellow Mobil Dealer and a National Dealer Advisory Member I want to make sure that the Dealer Advisory council is your eyes, ears and voice to Mobil Oil Management on matters affecting your Franchise or on any strategic issue. Together we will make a difference!

"May you always pump more gas at a higher WAM."

Sincerely,



Ali Jawad  
National Dealer Advisory Council



## Agenda

### Wednesday, October 8, 1997

#### Event/Topic

|                    |   |
|--------------------|---|
| 9:00 AM            | Convention Opens - Registration   |
| 9:00 AM - 1:45 PM  | Vendor Trade Fair Exhibits Open   |
| 9:30 AM - 1:45 PM  | Business Clinics  |
| 11:00 AM - 1:30 PM | Buffet Lunch  |
| 2:00 PM - 3:45 PM  | Business Session - Agenda<br>Industry Overview<br>Marketing Direction<br>State of Florida Business Overview |
|                    | Retail Strategy<br>Dealer Advisory  |
| 3:45 PM - 5:00 PM  | Vendor Trade Fair Exhibits Open<br>Business Clinics   |

### Evening Program

|                   |                                   |
|-------------------|-----------------------------------|
| 6:30 PM - 8:00 PM | Cocktail Reception                |
| 8:00 PM - 1:30 AM | SeaEscape Cruise and Dinner Dance |

### Thursday, October 9, 1997

|                     |  |
|---------------------|--|
| 8:30 AM - 12:15 PM  | Vendor Trade Fair Exhibits Open  |
| 9:00 AM - 12:30 PM  | Business Clinics   |
| 11:30 AM - 12:30 PM | Buffet Lunch   |
| 12:45 PM - 2:00 PM  | Grand Prize Convention Drawing<br>Recognition Session<br>Convention Closes |

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| Bill Strickland | 800-352-9877 | E. FL    |
| Ray Nutter      | 800-512-3203 | S.E. FL  |

Main Office 407-324-3225




# Working Together Can Make All The Difference.

**Partnership in  
Maximizing Total Profitability**

*RJ Reynolds*  
Tobacco Company





## Florida Retail Strategy Team

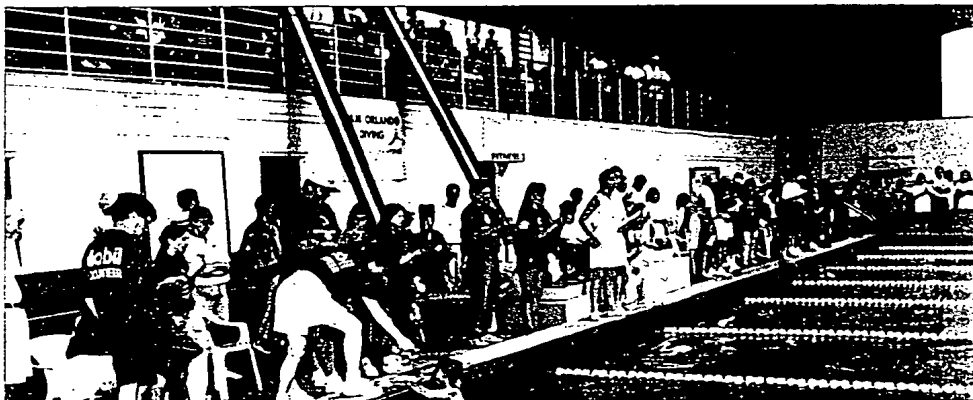
### In August 1997, Mobil was named the Florida Special Olympics Business Organization of the Year



While the fund raising is an important part of our efforts with Florida Special Olympics, the real reward comes from helping the special athletes with their efforts to compete in the Special Olympic games. Over two hundred Mobil Dealers, Managers, Mobil employees, family and friends volunteered their time to

work as volunteers at the Spring Games in West Palm Beach and the Summer Games in Orlando. It is difficult to explain how good you feel when you are encouraging a special athlete to run a little faster or jump a little higher or to swim a little longer. The pride which all of the athletes express is heart warming and to be a part of that experience is very rewarding.

The members of the **Retail Strategy Team** are looking forward to continuing our partnership with Florida Special Olympics. Stop by our booth on the convention floor and visit with us to see we can make a good thing even better.



## 1997 Florida Special Olympics



Mobil Oil Corporation

## Florida Retail Strategy Team



The Retail Strategy Team selected the Florida Special Olympics as the NBU community involvement project. Over the past year there have been several fund raising activities initiated to help the special athletes in our neighborhoods. We have placed donation cans on our transaction counters. We have asked our customers to purchase paper medallions for a dollar and the Mobil Foundation has provided a grant. All of the efforts to date have raised over \$35,000.00. In addition, we are teaming up with Coca-Cola and M&M Mars to obtain funds which they will donate on our behalf.

### ¡Bienvenidos!



The Spanish Radio Market Leaders

### Welcomes

Dealers and Managers  
to the 3rd Annual Mobil Oil  
South Atlantic Regional  
Convention

**Heftel Broadcasting Corporation**

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## Shuttle Bus Schedule & Parking at the Convention Center

### Shuttle Bus Schedule

Shuttle buses will operate in rotation, from the Hyatt Pier 66 and Embassy Suites to the Convention Center. Service will be continuous for the following times:

Oct. 8, 1997                      8:15 AM—8:00 PM  
Return from Cruise

Oct. 9, 1997                      7:45 AM—3:00 PM

If traveling from the Hyatt, please allow ample time for the possible delay of the draw bridge.

### Parking Accommodations at the Convention Center

Parking is available at the Conventions Center should you wish to drive and park. The rate for "all day" is \$7.00. The parking area is located directly south of the Convention Center.

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17th century halfpenny token issued by Nathaniell Pool, a merchant from Cheshire, during a small-change shortage.

# FIRST UNION®

Mobil Oil Corporation

## Trivia

Over the years, Mobil and its predecessor companies have racked up an impressive record of achievement and weathered some turbulent times. There has been growth and expansion. There were also mergers and contractions. Highlighted here is a chronology of some of the milestone

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events and record firsts of Mobil.

- 1866 Vacuum Oil incorporated in Rochester, New York.
- 1879 Standard Oil Company buys controlling interest in Vacuum.
- 1882 Lubricated Edison's first generating system.
- 1882 Rockefeller consolidates holdings into Standard Oil Trust; Standard Oil Company of New York (SOCONY) formed.
- 1885 Vacuum opens a Sales office in Liverpool, England
- 1885 Developed Gargoyle Arctic Engine Oils for newly designed generators and motors that operated at speeds of up to 1000 rpm.
- 1888 The *Standard*, the first all steel tanker, built for SOCONY
- 1892 SOCONY opens an office in Shanghai.
- 1893 SOCONY branches into Yokohama, Japan, to market illuminating kerosene; Vacuum establishes a lube office in Kobe.
- 1903 Supplied Mobiloil for the Wright Brothers' early flights
- 1910 Barney Oldfield, "Dean of American Auto Racers," uses Mobiloil to set a speed record of 131.72 mph at Daytona Beach.
- 1910 Lubricated the *SS Mauretania*, which crossed the Atlantic on her Maiden Voyage in the record time of 4 days, 10 hours and 41 minutes.
- 1911 Supreme Court breaks the Standard Oil Trust SOCONY and Vacuum go their separate ways.
- 1915 Ralph De Palma, winner of the Indianapolis 500, was the first of many Indy winners to use Mobil products. His average speed 89.84 mph.
- 1916 To supply an expanding export business, Vacuum buys land to build a refinery in Paulsboro, NJ.
- 1918 SOCONY turns its attention to crude oil supply, purchasing 45% of Magnolia Petroleum, a South-West Oil Company.
- 1924 Mobil lubricated the United States Army Air Service round-the-world flight.
- 1925 SOCONY acquired 100% interest in Magnolia Petroleum and its extensive pipeline business.
- 1926 Admiral Byrd, first to reach the North Pole by air, used Mobil Oil on his flight.
- 1927 Charles Lindbergh used Mobiloil as a Lubricant in the Spirit of St. Louis, on the first Solo flight across the Atlantic.



## Trivia

- 1928 Amelia Earhart, the first woman to fly the Atlantic, used Mobiloil.
- 1928 Sir Hubert Wilkins, when he made the first Antarctic flight, named a newly discovered inlet "Mobiloil Bay" in a tribute to the engine oil he used.
- 1931 SOCONY and Vacuum, with the federal court approval, merged to form SOCONY-Vacuum Corporation.
- 1938 Aero Mobiloil was aboard when Douglas (wrong-way) Corrigan took off from New York for Los Angeles, and landed in Dublin.
- 1944 The Paulsboro refinery installs a "magic bead" catalyst to boost production of high-octane gasoline for Allied Planes.
- 1949 SOCONY-Vacuum developed special lubricants for the Mt. Palomar telescope.
- 1954 Mobil lubricants sailed on the USS Nautilus, the first atomic powered submarine.
- 1955 Company changes its name to SOCONY Mobil Oil, Inc.
- 1958 Mobil fueled Pan American Airways first trans Atlantic Boeing 707 flight from New York to London.
- 1962 SOCONY Mobil and Esso divide Standard Vacuum.
- 1966 Shareholders approve new name, Mobil Oil Corporation, as the Company celebrates its centennial; Mobil's US Retail Network covers 44 states and 26,000 outlets.
- 1976 Mobil Oil Corporation becomes a wholly owned subsidiary of Mobil Corporation.
- 1976 Mobil was the first major US petroleum Company to Market nationally a synthetic auto motive engine lubrication - Mobil 1.
- 1984 Superior Oil acquired for \$5.7 billion
- 1990 Mobil develops an iceberg resistant drilling platform
- 1991 Mobil buys Exxon's Australian marketing and refining assets; Companies first double hulled tanker ordered.
- 1997 Mobil was 131 years old on October 4, 1997



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Official supplier of halftime equipment.

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## 1996 Pegasus Circle of Excellence

The following Dealers have distinguished themselves with gasoline volume performance that placed them in the Top 100 Dealers in the United States. In addition to top volume, the dealers must have participated in Mystery Shopper and Friendly Serve programs, maintained Mobil's high standards, been 100% of prior years volume and have been the Dealer of Record for three years. This small, distinguished group is known as the Pegasus Circle of Excellence.



Name: **Carol and Scoop Hartwig**  
Location: 02-D22, 02-BGY  
City: Punta Gorda, Englewood  
Pegasus Elite Standing: #23, #47



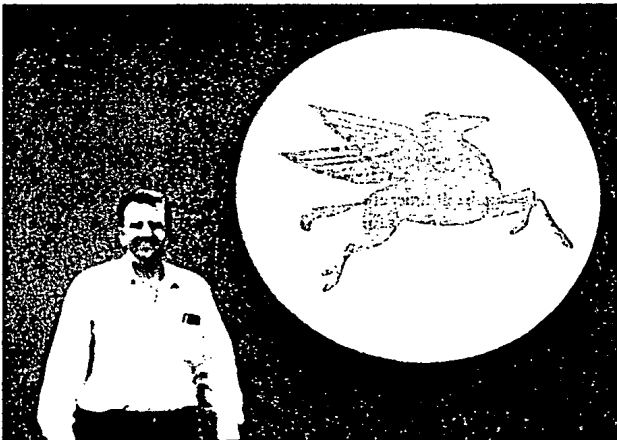
Name: **Gamaliel Arias**  
Location: 02-AK9  
City: Miami  
Pegasus Elite Standing: #38

### Highest Volume



Name: **David M. Young**  
Location: 02-JGR  
City: Naples  
Pegasus Elite Standing: #66

### Incremental Increase from 1996



Name: **Luis Cuza**  
Location: 02-578  
City: Miami  
Pegasus Elite Standing: #53



Name: **Scott Cameron**  
location: 02-AGR  
City: Ft. Pierce  
Pegasus Elite Standing: #62

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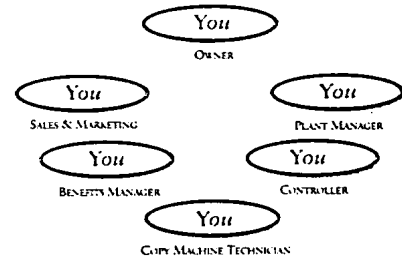


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## In Recognition

### In Recognition of the Dealers and Distributors who Participated in the Educational Alliance Program for 1997

| Dealer or Distributor    | Station Name            | School Name                  |
|--------------------------|-------------------------|------------------------------|
| Dan Aaron                | Jupiter Mobil           | Jupiter Elementary           |
| Al's Services, Inc.      | Longwood/434 Mobil      | Winter Springs Elementary    |
| Gamaliel Arias           | Mobil/STECOM            | Frank Crawford Mar           |
| Lennox R. Barrand        | Len's Mobil Mart        | Lakeland Christian           |
| Alloudin Bhullar         | Alloudin Mobil          | Chaminade-Madonna            |
| Alloudin Bhullar         | Bhyllar Mobil           | Chaminade-Madonna            |
| Alloudin Bhullar         | Zanudin Mobil           | Chaminade-Madonna            |
| Dan Bryant               | Sharkmart, Inc.         | Sebastian River High School  |
| Man Soo Chang            | Orange Mobil            | St. James Cathedral          |
| Man Soo Chang            | Michigan Mobil          | William R. Boone High School |
| Nawshad H. Chowdhury     | Sterling Road Mobil     | Chaminade Madonna            |
| Anthony Chang            | Tony's Mobil Mart       | Bonner Elementary            |
| Simon Chirikjian         | Tequesta Mobil          | Jupiter Community            |
| John Collins             | Anchor Rode Mobil       | St. Ann School               |
| Jim Costello,            | Plaza Gas & Wash        | St. Thomas Aquinas           |
| Jim Costello             | Jacaranda Gas & Wash    | St. Thomas Aquinas           |
| Carmelo Coss             | J&J Mobil Service       | Palmetto Elementary          |
| Cheri Cray               | Mobil on Venice Is      | Epiphany Cathedral           |
| Edward Delizia           | N. Shore Service Center | St. Francis Xavier           |
| Frank Devlin             | Royal Palm Mobil        | Crestland Middle School      |
| James Donnini            | Okeechobee Mobil        | Cardinal Newman              |
| Gerald Donnini           | Promenade Mobil         | Palm Beach Gardens           |
| Gerald Donnini           | Donnini Enterprise      | Timber Trace Elementary      |
| James Donnini            | Jupiter West Mobil      | Limestone Creek Elementary   |
| Donnini Enterprise       | Lantana Mobil           | Westward Elementary          |
| Donnini Enterprise       | Seashell Car Wash       | Jupiter Middle School        |
| Lee Doucette             | Doucette Mobil, Inc.    | Perrine Elementary           |
| Lee Doucette             | Doucette Mobil, Inc.    | Palmetto Elementary          |
| Peter Economy            | EKE Gatlin Mobil        | Northport Middle School      |
| Peter Economy            | Economy Enterprise      | Frances K. Sweet Elementary  |
| Bobby Eggert             | Bob's Mobil             | Fairlawn Elementary          |
| Hank Flowers             | Crossing Service Center | Arvida Middle School         |
| Minnie Freeman           | Freeman's Mobil         | Central Christian            |
| Sonny Freeman            | Freeman's Mobil         | Central Christian            |
| Ron Gregory              | Dania Beach Mobil       | Chaminade-Madonna            |
| Mark A. Gross            | Metro Mobil of Ft.      | Growing God's Way            |
| Mark Hall                | Mark Hall Mobil         | Vero Beach High School       |
| Daniel Hartwig           | Hartwig's Mobil, I      | Charlotte Harbor School      |
| Carol A. Hartwig         | Mobil (Burnt Store      | Sallie Jowers Elementary     |
| Carol A. Hartwig         | C & S Mobil             | Peace River Elementary       |
| Daniel and Carol Hartwig | Hartwig's Mobil         | Saint Charles Borr           |
| Jimmy L. Hardison        | Prima Vista Mobil       | Dale Cassens School          |
| Gary Heldenmuth          | Commercial Petrole      | Florida Bible Christian      |
| Raul Hernandez           | Kendale Service Center  | Bent Tree School             |
| Caroline C. Hilfor       | Plantation Mobil        | Stuart Middle School         |
| Lamar Hunter             | Hunters Mobil           | Pope John Paul II            |
| Abdul-Nasser Irshard     | Midtown Mobil           | Islamic Academy              |
| Wasim Tahir Ismail       | King's Mobil            | Berkshire Elementary         |
| Ghassan Jadoun           | Seven Springs Mobil     | Gulf High School             |
| Ghassan Jadoun           | Holiday Mobil           | Gulf High School             |



## In Recognition

### In Recognition of the Dealers and Distributors who Participated in the Educational Alliance Program for 1997

Orlando Jawad, Inc.  
Ali Jawad  
Ali Jawad  
Dennis Kelly  
Robert L. Kennedy  
Randolph P. Macmillan  
Anthony Maltese  
Jose T. Martin  
Fred McClure  
Keith F. Miller  
Mike Miranda  
Mike Miranda  
Mike Miranda  
Mike Miranda  
Mike Miranda  
Mike Miranda  
Steve Mountcastle  
Paradise South, In  
Paradise Petroleum  
Ron Pearson  
Dean Petite  
Gail B. Quinn  
Wayne F. Ramsay  
Reitano Enterprise  
Reitano Enterprise  
Reitano Enterprise  
Reitano Enterprise  
Reitano Enterprise  
Rafael E. Ruiz  
Rafael E. Ruiz  
Saeid Sahebi  
Ian Sanchez  
Matt Stemplinger  
Mary Ann Turcotte  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
United Fuels Corp.  
Frank Veloso  
Mark Warro  
Gil Williams  
David M. Young  
David M. Young  
Chris Young

Tuskawilla/434 Mobil  
434 & 427 Mobil  
Ali's Service  
Kelly's Mobil  
Kennedy's Mobil  
MacMilan Oil Co.  
Maltese Mobil  
Martin's Mobil  
I95 & SR 60 Mobil  
Lake Worth Mobil  
Martin Downs Mobil  
Twin Plaza  
Martin Downs Mobil  
I95 - 76 Mobil  
Village Green Mobil  
Martin Downs Mobil  
Village Green Mobil  
University Palms Mobil  
Paradise Pines Mobil  
T&S Mobil  
Ron's Camino Real  
Carrollwood Mobil  
Quinn's Mobil  
Moorings Mobil  
Summit Blvd. Mobil  
On the Move #2 Jupiter  
45th St. Mobil  
On the Move #3 Mobil  
On the Move #5  
Gables Mobil, Inc.  
Coral Gables Mobil  
Sam's Mobil  
Always Open, Inc.  
College Mobil  
Turcotte & Sons Inc.  
Sprint #7  
Sprint #1  
Wildwood National  
Alachua Mobil  
Campus Mobil  
Bushnell Mobil  
Sprint #10  
Sprint #11  
Los Guirenos Inc.  
Mark Warro Mobil  
Perrine Mobil  
Pavilion Mobil  
No. Naples Mobil  
Bonita Beach Mobil

Winter Springs High School  
Lyman High School  
Edgewater High School  
Clarcona Elementary  
R.B. Johnson Lakes  
Saint Edward's School  
Chaminade-Madonna  
Carver Comm Middle School  
Glendale Christian  
Lake Worth High School  
Hidden Oaks Middle School  
Martin County High School  
Port Saint Lucie High School  
South Fork High School  
Port Saint Lucie High School  
Hidden Oaks Middle School  
Port Saint Lucie High School  
Carillon Elementary  
Lakewood Park Elementary  
Osceola Magnet School  
Boca Raton High School  
Lutheran Church  
Jesuit High  
Naples High School  
John I. Leonard High School  
Jupiter Christian  
Poinciana Day School  
Morningside Academy  
Highland Elementary  
GW Carver Elementary  
Coral Gables Senior High School  
Daytona Beach Christian  
Immaculate Concept  
Palm Beach Community  
Saint Martha's  
Santa Fe Community College  
Santa Fe Community College  
Santa Fe Community College  
Santa Fe Community College  
Santa Fe Community College  
Santa Fe Community College  
Santa Fe Community College  
Shenandoah Elementary  
Venice High School  
Caribbean Elementary  
Naples Christian Academy  
Naples Christian Academy  
Naples Christian Academy

Mobil Oil Corporation

**Business Clinic Locations and Times • Trade Fair Map**

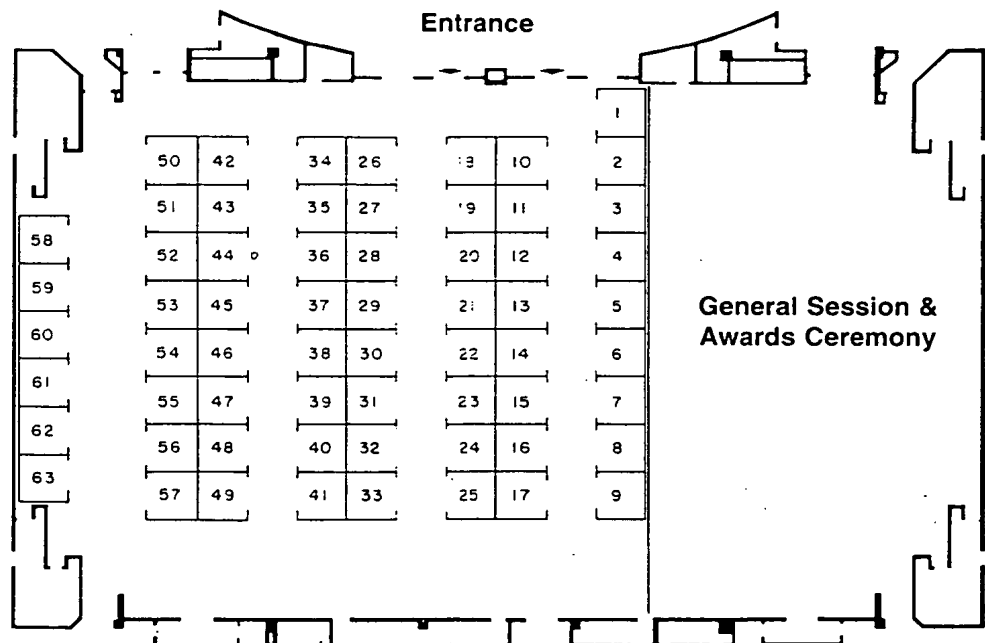
**Wednesday, October 8, 1997**

| TIME        | ROOM<br>305        | ROOM<br>304       | ROOM<br>302 | ROOM<br>301  | ROOM<br>317 | ROOM<br>318       |
|-------------|--------------------|-------------------|-------------|--------------|-------------|-------------------|
| 10:00-10:45 |                    | Candy/<br>Tobacco | Beverage    | Food Service | Car Wash    | Training          |
| 11:00-11:45 | Keynote<br>Speaker |                   | Beverage    |              |             | Backroom<br>Books |
| 12:00-12:45 | Keynote<br>Speaker | Candy/<br>Tobacco |             |              |             | Backroom<br>Books |
| 4:00-4:45   | Keynote<br>Speaker |                   |             | Food Service | Car Wash    | Training          |

**Thursday, October 9, 1997**

| TIME        | ROOM<br>305       | ROOM<br>304       | ROOM<br>302 | ROOM<br>301  | ROOM<br>317 | ROOM<br>318 |
|-------------|-------------------|-------------------|-------------|--------------|-------------|-------------|
| 9:30-10:15  | Backroom<br>Books | Candy/<br>Tobacco | Beverage    | Food Service | Car Wash    | Training    |
| 11:00-11:45 | Backroom<br>Books | Candy/<br>Tobacco | Beverage    | Food Service | Car Wash    | Training    |
| 12:00-12:45 | Backroom<br>Books | Candy/<br>Tobacco | Beverage    | Food Service | Car Wash    | Training    |

**Vendor  
Trade  
Fair  
Map**





## Business Clinic Review

### **Motivational Speaker - "Real Leaders Wanted"**

**Cherie Cross**, Nationally Acclaimed Motivational Speaker  
Professional Training Dynamics

- This keynote addresses what organizations around the world are looking for in their leaders. The old style of management is fading fast. Companies are looking for a leader who can create conditions that are motivational for the people who want to be motivated. Come listen to Cherie Cross share what those conditions are and how to implement them in your business immediately. Cherie will address how to flex and adapt communication style and identify what motivates Mobil Dealers and Managers.

### **Learning Is Earning - "Invest In Your Future"**

**Tracey Stallwood**, Training Advisor

- Center Of Retail Excellence - C.O.R.E.  
*"What do they have for me up in the Training Center?"* (We can develop your skills and increase your knowledge.)
- Leadership Workshops, Learning Workshops, Executive Development, Sales Associate Tools  
We can show you how to develop and document the training of your employees. Come and see the Sales Associate Training Kit - You'll love it!
- Environmental Health and Safety  
How can each of us lower our station costs? Come and learn about Environment Health and Safety issues that effect your station daily.

### **Backroom Organization Books**

**Byron Miltz**, Business Unit Training Manager  
**Walt Boehm**, OTR Manager

- *Come one - Come all* - Dealers and Managers alike. Hear all about an outstanding back office book system, developed by Scott Albrecht and Rudy Chuy. This system will help you organize your office in the following areas: environmental, record retention, inventory control, safety and many more areas.

### **Car Wash**

**Bob Gavlick**, Group Category Manager - Car Wash

- The Mobil Car Wash seminar is intended for dealers who have a car wash or are considering installing a car wash. In addition to learning about the National Standards for Car Wash, you'll hear all about Mobil's extensive plans to support this valuable profit center. You will hear from Mobil Dealers (Video) who have improved their Car Wash profits by switching from their friction equipment to the new Touch Free technology.

## Business Clinic Review

### Food Service

Bill Solomon, Category Manager - Food Service

Mike Sabino, Category Manager - Food Service/Beverage

- Joint Venture Food Service - Where we are going with full service food?
- Fountain - Where we are going with self service food?
- Coffee - How we will be driving sales through advertising and promotions?

### Candy/Tobacco

Mike Askwith, Group Category Manager - Candy/Tobacco

Nate Feldick, Category Manager - Candy/Tobacco

- This presentation will address our candy/snack/tobacco programs for the Mobil Marts and On the Run stores. What's new and exciting for the future?. Importance of a understanding of the dynamics of c-store retailing and how you can use modern marketing and merchandising techniques, along with category management principles, to maximize the value of your facility. An update on our tobacco program and what we can expect from this category in the future.

### Beverage

Barry Shull, Group Category Manager - Beverage

Denny Tuza, Category Manager - Beverage

- This presentation will address our beverage programs for the Mobil Marts and On the Run stores. How will we position our stores for the future?. How to focus on sales and profits while managing the flow of all these beverages. Suggestions on product selection, space management, promotions and merchandising and inventory control will be discussed at this seminar.





## Vendor List

| <u>Name</u>   | <u>Booth</u>  | <u>Name</u>  | <u>Booth</u> |
|---|---------------|--|--------------|
| <b>ADAC</b> .....   | <b>.44</b>    | <b>CREST UNIFORM</b> .....   | <b>.36</b>   |
| Greg Nash<br>10423 St. Tropez Pl.<br>Tampa, FL 33615<br>813 855-2996            |               | Susan Hobbs<br>1115 Broadway<br>New York, NY 10010<br>212 691-4600                     |              |
| <b>AIR-VAC</b> .....  | <b>.6</b>     | <b>DRESSER WAYNE</b> .....   | <b>.12</b>   |
| Jack Fitch<br>2664 N. Design Ct.<br>Sanford, FL 32773<br>407 324-3225           |               | Marty Bossle<br>839 Elkridge Landing Rd. Suite 214<br>Linthicum, MD<br>410 691-2200    |              |
| <b>ANHEUSER BUSH</b> .....  | <b>.18-19</b> | <b>FIRST UNION NATIONAL BANK</b> .....   | <b>.31</b>   |
| Billy Rodgers<br>4602 NW 57th Lane<br>Coral Springs, FL 33067<br>954 255-6995   |               | Eli Marks<br>3345 S. Congress Ave.<br>Palm Springs, FL 33461<br>561 838-5215           |              |
| <b>AUTO TRADER</b> .....  | <b>.52</b>    | <b>FRITO-LAY</b> .....   | <b>.23</b>   |
| Lynwood Brooks<br>100 W. Plume St.<br>Norfolk, VA 23510<br>757 628-3609         |               | Rick Hoyt<br>2250 N. Andrews Ave. Ext.<br>Pompano Beach, FL 33069<br>954 975-2802 x206 |              |
| <b>B&amp;M CONSTRUCTION</b> .....   | <b>.28-29</b> | <b>GILBARCO</b> .....  | <b>.22</b>   |
| Dick Lockwood<br>PO Box 5468<br>Lakeland, FL 33807<br>800-229-0456              |               | Bill Hutchinson<br>PO Box 22087<br>Greensboro, NC 27420<br>910 547-3171                |              |
| <b>BON APPETIT</b> .....  | <b>.7</b>     | <b>GOLDCOAST DISTRIBUTORS</b> .....  | <b>.43</b>   |
| Sandy Ginsberg<br>4525 District Blvd.<br>Vernon, CA 90058<br>800 347-8021       |               | Jerry Marlatt<br>1751 NW 12th Ave.<br>Pompano Beach, FL 33069<br>954 943-3950          |              |
| <b>CAR WASH EQUIPMENT</b> .....   | <b>.5</b>     | <b>GREEN MOUNTAIN COFFEE</b> .....   | <b>.34</b>   |
| Bruce Remillard<br>11820 NW 37th St.<br>Coral Springs, FL 33065<br>954 986-3105 |               | Lynn Clark<br>33 Coffee Lane<br>Waterbury, VT 05676<br>800 545-2326 x3578              |              |
| <b>COCA-COLA</b> .....  | <b>.1-2</b>   | <b>INTERA COMMUNICATIONS</b> .....   | <b>.3</b>    |
| John Feeley<br>3350 Pembroke Road<br>Hollywood, FL 33021<br>954 986-3105        |               | John Bertsch<br>2626 W. Lake Street<br>Minneapolis, MN 55416<br>800 475-1001           |              |

## Vendor List

| <u>Name</u>   | <u>Booth</u> | <u>Name</u>  | <u>Booth</u> |
|---|--------------|--|--------------|
| <b>KRAFT</b> .....45<br>Mike Stugal<br>1177 Park Ave., Suite 5<br>Orange Park, FL 32073<br>904 269-3661                       |              | <b>PHILLIP MORRIS</b> .....47<br>John Carney<br>1400 E. Newport CTR. #201<br>Deerfield Beach, FL 33442<br>561 793-2330         |              |
| <b>LOLLARD TOBACCO</b> .....15<br>John Reynolds<br>6304 Benjamin Road #508<br>Tampa, FL 33634<br>813 885-5853                 |              | <b>PREMIUM ICE CREAM</b> .....62<br>Jeff Eichner<br>4699 North SR 7<br>Tamarac, FL 33319<br>954 484-1477                       |              |
| <b>M&amp;M MARS</b> .....8<br>Nelson Carbonell<br>14250 SW 97th Avenue<br>Miami, FL 33176<br>305 253-4951                     |              | <b>R.J. REYNOLDS</b> .....24<br>Suzanne Rodriguez<br>3590 NW 54 St. #1<br>Ft. Lauderdale, FL 33301<br>954 735-0142             |              |
| <b>MARK VII</b> .....20-21<br>Tom Schuster<br>5981 Pennyson St.<br>Arvada, CO 80003<br>800 525-8248 x4422                     |              | <b>RAND MCNALLY</b> .....37<br>Dennis Bache<br>170 W. Plain St.<br>Wayland, MA 01778<br>800 333-0136 x4404                     |              |
| <b>McLANE SUNEAST</b> .....53<br>Kirk Leff<br>PO Box 422649<br>Kissimmee, FL 34724<br>407 933-5211                            |              | <b>SOUTHEASTERN VEHICLE WASH, PDQ</b> ....48<br>Jason MacLeod<br>PO Box 5301<br>Clear Water, FL 33758<br>813 535-1521          |              |
| <b>MERRILL LYNCH</b> .....16<br>Bill Zimmerman<br>185 Asylum St.<br>Hartford, CT 06106<br>800 252-4419                        |              | <b>STEIN CONSTRUCTION</b> .....30<br>Ralph Bott<br>5884 Windermere Drive<br>Palm Harbor, FL 34685<br>813 784-5127              |              |
| <b>ORANGE STATE INDUSTRIES INC.</b> .....35<br>Art Sebatinelli<br>1811 NW 16th St.<br>Pompano Beach, FL 33069<br>800 356-6523 |              | <b>THE SOFTWARE WORKS-TSW</b> .....59<br>Brian Godley<br>230 N. Maryland, Suite 100<br>Glendale, CA 91206<br>818 500-1806 x252 |              |
| <b>PEPSI COLA</b> .....26-27<br>Scott McDulin<br>7305 Garden Dr.<br>Riviera Beach, FL 33404<br>407 848-1000                   |              | <b>VIE DE FRANCE</b> .....56<br>Bill Smith<br>2070 Chain Bridge Road<br>Vienna, VA 22182<br>703 442-9205                       |              |



## Vendor List

| Name  | Booth |
|---|-------|
| <b>WILLIAM THIES</b> .....  | 10-11 |
| Harry Nordinger<br>201 E. Coast St. South<br>Lake Worth, FL 33460<br>800 627-7669 |       |
| <b>ZEPHYRHILLS</b> .....  | 33    |
| Brian Hagenn<br>21790 Philmont Ct.<br>Boca Raton, FL 33428<br>561 487-3547        |       |



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That's how we at Ornelas & Associates welcome all the Florida Dealers attending the 3rd Annual Mobil Oil South Atlantic Regional Convention. O&A, a full service Latino Advertising agency, is proud of its partnership with the Mobil Oil Corporation.

**O&A**  
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**Mobil Oil Corporation**



## Mobil Contacts

| <u>Mobil Names</u>                        | <u>Booth</u> | <u>Mobil Names</u>                     | <u>Booth</u> |
|---|--------------|--|--------------|
| <b>MOBIL - ADH</b> .....                  | <b>.58</b>   | <b>MOBIL - MIMS</b> .....              | <b>.46</b>   |
| Cheryl Deak                               |              | Billy Smitha                           |              |
| 3225 Gallows Rd. Rm 7w-216                |              | 40 Liberty Blvd.                       |              |
| Fairfax, VA 22037                         |              | Malvern, PA 19355                      |              |
| 703 849-5632                              |              | 800-221-9955                           |              |
| <b>MOBIL - CREDIT CARD</b> .....          | <b>.54</b>   | <b>MOBIL - OTR</b> .....               | <b>.60</b>   |
| John Raowerdink                           |              | Rob Kelly                              |              |
| 11300 Corporate Ave.                      |              | 3225 Gallows Road Rm 7w-113            |              |
| Lenexa, KS 66219                          |              | Fairfax, VA 2037                       |              |
| 913 752-7390                              |              | 703 849-5406                           |              |
| <b>MOBIL - CUSTOMER SUPPORT</b> .....     | <b>.51</b>   | <b>MOBIL - RETAIL AUTOMATION</b> ..... | <b>.55</b>   |
| John Goodwin                              |              | Joe Minai                              |              |
| 40 Liberty Blvd.                          |              | 3225 Gallows RD. Rm 7w-323             |              |
| Malvern, PA 19355                         |              | Fairfax, VA 22037                      |              |
| 610 993-4237                              |              | 703 849-5849                           |              |
| <b>MOBIL - DEALER MARTS</b> .....         | <b>.4</b>    | <b>MOBIL - ROIS</b> .....              | <b>.50</b>   |
| Tim Hinchman                              |              | Lara Burr                              |              |
| 3225 Gallows Rd. Rm 7w313                 |              | 1201 Elm St.                           |              |
| Fairfax, VA 22037                         |              | Dallas, TX 75270                       |              |
| 703 849-3604                              |              | 214 658-5353                           |              |
| <b>MOBIL - DIVERSITY MARKETING</b> .....  | <b>.25</b>   | <b>MOBIL - SAFETY</b> .....            | <b>.32</b>   |
| Kathy Faria                               |              | Mike Hicks                             |              |
| 40 Liberty Blvd. Rm 3w-272                |              | 3225 Gallows Rd. Rm 6w-202             |              |
| Malvern, PA 19355                         |              | Fairfax, VA 22037                      |              |
| 610 993-4205                              |              | 703 849-6197                           |              |
| <b>MOBIL - FRANCHISE 2000</b> .....       | <b>.14</b>   |  |              |
| Mike Roman                                |              |  |              |
| 3225 Gallows Rd. Rm 7w-806                |              |  |              |
| Fairfax VA, 22037                         |              |  |              |
| 703 849-3565                              |              |  |              |
| <b>MOBIL -FRANCHISE RECRUITMENT</b> ..... | <b>.13</b>   |  |              |
| Rob Wollard                               |              |  |              |
| 22879 Glenn Dr. Suite 160                 |              |  |              |
| Sterling, VA 20164                        |              |  |              |
| 703 707-2500                              |              |  |              |
| <b>MOBIL - MAINTENANCE</b> .....          | <b>.38</b>   |  |              |
| Wanda Gillis                              |              |  |              |
| 3225 Gallows Road Rm 5w-106               |              |  |              |
| Fairfax, VA 22037                         |              |  |              |
| 703 849-5386                              |              |  |              |

*Compliments of*

**CWE & S**  
Car Wash Equipment & Supplies, Inc.

**Ryto**



## Congratulations

Team Mobil would like to recognize and thank the following two teams of individuals who are dedicating their valuable time and effort to continually improve the Florida Natural Business Unit (NBU).

### Florida Retail Strategy Team

This team was formed in 1995 and is guided by the following mission:

*Working as a team, focusing on a common goal to achieve uniformity and consistency through improved communication and by providing the best buying experience in the Industry (in a Safe and Clean Environment) and by improving our profitability.*

RST has developed and maintained the NBU's Uniform and Landscape policies. They continue to work with the Mystery Shopper Program to keep it current and provide the most accurate reflection of our customers view on our business. This past year they have been heavily involved with the Special Olympics, sponsoring the state wide torch run, fundraising events and participating in the Spring and Summer games. Because of the Retail Strategy's commitment to Special Olympics, Mobil has been named "Outstanding Business Partner of the Year."

| <u>Name</u>        | <u>Station Address</u>                            | <u>Audix</u> |
|--------------------|---|--------------|
| Jim Costello       | 10261 W. Broward Blvd., Plantation, FL 33324      | 71455        |
| Steve Desautels    | 1459 Yamato Road, Boca Raton, FL 33431            | 71175        |
| Peter Economy      | 7049 Okeechobee Road, Fort Pierce, FL 34945       | 71446        |
| Tom Fry, Sr.       | 5390 Duhme Road, St. Petersburg, FL 33708         | 71157        |
| Jerome Fussell     | 6600 Ulmerton Road E, Largo, FL 33771             | 71496        |
| Gilberto Galceran  | 7501 University Blvd., Winter Park, FL 32792-8814 | 71393        |
| Carol Hartwig      | 3949 Tamiami Trail, Punta Gorda, FL 33950         | 71348        |
| Gary Heldenmuth    | 1701 Palm Avenue, Miramar, FL 33025               | 71317        |
| Clark Hogsett      | 2601 E. Commercial Blvd, Ft. Lauderdale, FL 33308 | 71418        |
| Maurice Israel     | 7900 Griffin Road, Davie, FL 33328                | 71209        |
| Ken Keth           | 517 Whisper Wood Drive, Longwood, FL 32779        | 71007        |
| Peter Ludwiszewski | 10 North Missouri Avenue, Largo, FL 33770         | 71379        |
| Ed O'Neill         | 1113 N. Semoran Blvd, Orlando, FL 33807           | 71402        |
| Dean Petite        | 9907 North Dale Mabry Highway, Tampa, FL 33618    | 71362        |
| Jeff Prasinos      | 4128 W Blue Heron, Riveria Bch, FL 33404          | 71114        |
| Gus Rahal          | 1112 North Semoran Blvd., Orlando, FL 32807       | 71394        |
| Alan Reich         | 31 9th Street, Naples, FL 33940                   | 71179        |
| Chris Rigopoulos   | 8100 West McNab Road, North Lauderdale, FL 33068  | 71427        |
| Mary Ann Turcotte  | 2307 Webber, Sarasota, FL 34239                   | 71382        |
| George Worthen     | 4720 S Kirkman Road, Orlando, FL 32811            | 71107        |

Mobil Oil Corporation

## Florida Dealer Advisory Council

The purpose of this council is to bring broad based issues affecting Florida Dealers to the NBU's management. The issues are worked as a team, and either resolved in-house, sent to the National Dealer Advisory Council, or forwarded to any outside Mobil function for more information. Members are self-nominated, and voted for election on the council by their peers. The council are also very instrumental in developing and facilitating Territory Meetings. The NBU depends on this group to keep its finger on the Dealer pulse. Communication is critical to a successful team.

### Members of the 1997 Florida NBU Dealer Advisory Council

#### National Dealer Advisory Representative

**Ali Jawad**  
AUDIX: 1-800-324-8521,  
EXT. 71395

#### National "N" DLR Advisory Representative

**Mike Miranda**  
AUDIX: 1-800-324-8521,  
EXT. 71441

| <u>Area of Responsibility</u> | <u>Dealer</u>    | <u>Address/Telephone</u>  | <u>AUDIX</u> |
|-------------------------------|------------------|---|--------------|
| MIAMI/FT. LAUDERDALE          |                  |   |              |
|                               | Alloudin Bhullar | 18301 N.W. 27th Ave.<br>Opa Locka, FL 33056<br>305-625-6118     | 71326        |
|                               | Leon Israel      | 650 Opa Locka Blvd.<br>North Miami, FL 33168<br>305-685-0831    | 71335        |
| PALM BEACH                    |                  |   |              |
|                               | Frank Devlin     | 11503 Southern Blvd.<br>West Palm Bch, FL 33411<br>561-798-0093 | 71494        |
|                               | Dan Aaron        | 151 South U.S. Hwy. 1<br>Jupiter, FL 33477<br>561-575-0950      | 71442        |
| MELBOURNE / ORLANDO           |                  |   |              |
|                               | Ziena Rahal      | 100 S. Semoran Blvd.<br>Winter Park, FL 32792<br>407-679-8709   | 71401        |



### Florida Dealer Advisory Council

| <u>Area of Responsibility</u> | <u>Dealer</u>    | <u>Address/Telephone</u>                                      | <u>AUDIX</u> |
|-------------------------------|------------------|---|--------------|
| MELBOURNE / ORLANDO           | Ali Jawad        | 101 So. U.S. Hwy. 17-92<br>Longwood, FL 32750<br>407-695-8377 | 71395        |
|                               | Fadi Semaan      | 7250 S. Kirkman<br>Orlando, FL 32819<br>407-354-2223          | 71378        |
|                               | Ismael DeJesus   | 7300 Curry Ford Rd.<br>Orlando, FL 32822<br>407-381-4866      | 71398        |
| TAMPA / ST. PETE              | Brian Toner      | 5797 38th Ave. N.<br>St. Petersburg, FL 33710<br>813-384-0887 | 71381        |
|                               | Martha Moubarak  | 2928 E. Fowler Ave.<br>Tampa, FL 33612<br>813-972-3706        | 71361        |
| FT. MYERS / NAPLES            | Richard Chierico | 3708 N. Tamiami Trail<br>Sarasota, FL 34234<br>941-351-3079   | 71345        |
| "N" DEALER MEMBERS            | Gary Heldenmuth  | 1701 Palm Ave.<br>Miramar, FL 33025<br>954-430-4183           | 71317        |
|                               | Mike Miranda     | 3551 S.W. Martin Hwy.<br>Palm City, FL 34990<br>561-220-9930  | 71441        |



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4525 District Blvd.  
Vernon, CA 90058  
213.584.9500  
800.347.8021  
213.584.9404 fax

## District Personnel Directory

The Audix system is used by dialing 1-800-324-8521, and entering the appropriate extension when requested.

### OFFICE PERSONNEL

|                      |                 |       |
|----------------------|-----------------|-------|
| NBU Manager          | Ted Rullo       | 71001 |
| A&C Manager          | Heidi Disch     | 71002 |
| Retail Staff Analyst | John Coussa     | 71003 |
| Retail Staff Analyst | Jeannie Johnson | 71004 |
| District Secretary   | Diana Juno      | 71005 |
| Office Secretary     | Keri Messina    | 71006 |

### FIELD PERSONNEL

|                          |       |                         |       |
|--------------------------|-------|-------------------------|-------|
| ACHORS, STEVE            | 71028 | ALBRECHT, SCOTT         | 71038 |
| ALLGAYAR, HASAN          | 71045 | BHOWANIDIN, PAMO        | 71040 |
| BLAISE, BILL             | 71017 | BOKELMANN, BILL         | 71031 |
| BOTELLO, DAVID           | 71025 | BUYARSKI, CARRIE        | 71029 |
| CAPONIGRO, PAUL          | 71011 | COLEMAN, SAM            | 71014 |
| COMMA, LENNY             | 71008 | COUGHLIN, BILL          | 71013 |
| DAVIS, AMBER (eff. 10/1) | 71018 | DIPASQUA, JACK          | 71474 |
| DUBIN, CRAIG             | 71020 | EIBEN, GARY (eff. 10/1) | 71033 |
| FAZIO, JOHN              | 71055 | FREDERICKSON, KEITH     | 71010 |
| GAVILAN, SAL             | 71030 | GERMAK, MIKE            | 71019 |
| GOETT, ED                | 71021 | GOMES, MARC             | 71034 |
| HECK, JULIE              | 71050 | KETH, KEN               | 71007 |
| KING, CHARLIE            | 71115 | KLEIN, HENRY            | 71054 |
| KOLSTAD, LON             | 71037 | KUKLISH, JOE            | 71009 |
| LEWIS, RICHARD           | 71016 | LOONEY, ED              | 71052 |
| LUDWIG, BILL             | 71022 | McGEE, MARTY            | 71042 |
| McKEE, ART (eff. 10/1)   | 71130 | MURPHY, SHAWN           | 71047 |
| NOVACK, JOE              | 71026 | OBYMAKO, KEVIN          | 71044 |
| OSBORNE, BARRY           | 71023 | PAOLILLO, MIKE          | 71032 |
| PEREZ, HENRY             | 71190 | PLATH, RICK             | 71024 |
| PLAZARIN, LORI           | 71043 | RAFTER, FRANK           | 71039 |
| RAMOS, GRISELLE          | 71041 | RANKIN, VAN             | 71046 |
| SAMPSON, KEN             | 71035 | SIMON, TONY             | 71015 |
| STACHOWIAK, MARK         | 71012 | STEFFEY, DAVE           | 71056 |
| STOLPE, STEVE            | 71027 | SYMMS, MITCH            | 71489 |
| TAPP, TONY               | 71053 | TOMECEK, JEFF           | 71477 |
| UNDERWOOD, DENNIS        | 71036 | WYNN, BRAD (eff. 10/1)  | 71018 |

### SALARY OPERATIONS

| Location | Audix | Location | Audix | Location | Audix |
|----------|-------|----------|-------|----------|-------|
| 02022    | 71177 | 02438    | 71178 | 02452    | 71179 |
| 02487    | 71180 | 02494    | 71181 | 02522    | 71182 |
| 02537    | 71183 | 02539    | 71184 | 02554    | 71185 |
| 02555    | 71186 | 02562    | 71187 | 02569    | 71146 |
| 02573    | 71188 | 02582    | 71189 | 02600    | 71191 |
| 02605    | 71192 | 02608    | 71193 | 02621    | 71194 |
| 02626    | 71195 | 02629    | 71196 | 02A17    | 71088 |
| 02A18    | 71089 | 02A2M    | 71090 | 02A4A    | 71091 |
| 02A5T    | 71093 | 02A62    | 71095 | 02A63    | 71096 |
| 02A6J    | 71094 | 02A7D    | 71097 | 02AER    | 71074 |
| 02AHA    | 71075 | 02AHD    | 71076 | 02AHE    | 71077 |
| 02AL2    | 71078 | 02AL5    | 71079 | 02AL6    | 71080 |



## District Personnel Directory

| Location | Audix | Location | Audix | Location | Audix |
|----------|-------|----------|-------|----------|-------|
| 02AMC    | 71081 | 02A0F    | 71086 | 02A00    | 71087 |
| 02AP7    | 71082 | 02AQC    | 71084 | 02AWX    | 71085 |
| 02B06    | 71104 | 02B09    | 71105 | 02B0Q    | 71103 |
| 02BCV    | 71098 | 02BHP    | 71099 | 02BKQ    | 71101 |
| 02BML    | 71102 | 02BVL    | 71197 | 02BXE    | 71207 |
| 02C82    | 71118 | 02CH3    | 71478 | 02CJJ    | 71493 |
| 02CN2    | 71106 | 02CQX    | 71107 | 02CV5    | 71110 |
| 02CVF    | 71108 | 02CVP    | 71109 | 02CWC    | 71111 |
| 02CWE    | 71112 | 02CWT    | 71113 | 02CWV    | 71114 |
| 02CXW    | 71116 | 02CX4    | 71346 | 02CYA    | 71117 |
| 02D1V    | 71124 | 02D65    | 71484 | 02D68    | 71483 |
| 02D6Y    | 71485 | 02DHM    | 71119 | 02DMQ    | 71120 |
| 02DMX    | 71203 | 02DNN    | 71387 | 02DPT    | 71100 |
| 02DV6    | 71121 | 02DV8    | 71122 | 02DWH    | 71123 |
| 02E66    | 71125 | 02E8F    | 71388 | 02E8J    | 71126 |
| 02F19    | 71198 | 02F4N    | 71128 | 02F50    | 71129 |
| 02FGR    | 71127 | 02FP1    | 71083 | 02G02    | 71135 |
| 02GGP    | 71496 | 02GKG    | 71499 | 02GLV    | 71130 |
| 02GMM    | 71132 | 02GVB    | 71133 | 02H47    | 71141 |
| 02H4D    | 71140 | 02H5R    | 71142 | 02H7M    | 71143 |
| 02HBB    | 71136 | 02HFD    | 71137 | 02HHD    | 71138 |
| 02HJ9    | 71139 | 02J0J    | 71163 | 02J66    | 71164 |
| 02J6R    | 71495 | 02J8L    | 71165 | 02JBV    | 71471 |
| 02JDM    | 71145 | 02JGP    | 71147 | 02JGQ    | 71148 |
| 02JH1    | 71151 | 02JH2    | 71152 | 02JH3    | 71153 |
| 02JHY    | 71150 | 02JJB    | 71154 | 02JJF    | 71155 |
| 02JJG    | 71156 | 02JK5    | 71319 | 02JP0    | 71160 |
| 02JPJ    | 71464 | 02JTF    | 71161 | 02JXA    | 71162 |
| 02K86    | 71168 | 02KHA    | 71166 | 02L39    | 71169 |
| 02MKA    | 71170 | 02M00    | 71171 | 02N5F    | 71173 |
| 02NHR    | 71490 | 02PC8    | 71174 | 02PPC    | 71175 |
| 02QBH    | 71176 |          |       |          |       |

### DEALERS

|                        |       |                     |       |
|------------------------|-------|---------------------|-------|
| AARON, DANIEL          | 71442 | AHMAD, BASHARAT     | 71416 |
| AIMIS, JAY             | 71415 | ARIAS, GAMALIEL     | 71331 |
| ARIAS, HERNAN          | 71338 | ASHLEY, WAYNE C.    | 71342 |
| BAKATSELOS, PLATON     | 71437 | BARBER, DONALD      | 71414 |
| BARRAND, LENNOX, R.    | 71407 | BAUER, ROLAND       | 71390 |
| BENNETT, HARRY         | 71349 | BHULLAR, ALLOUDIN   | 71326 |
| BILONICK, MIRKO A. JR. | 71376 | BINKO-MILLER, JANET | 71421 |
| BOYAJIAN, ALINE        | 71467 | BERMAN, ALAN        | 71451 |
| BRETTLER, ABRAHAM      | 71436 | CABEZA, ROSA        | 71306 |
| CHANG, ANTHONY         | 71375 | CHANG, JIN YOUNG    | 71412 |
| CHANG, MAN SOO         | 71404 | CHARARA, SAMIH      | 71365 |
| CHIERICO, RICHARD      | 71345 | CHIRIKJIAN, SIMON   | 71057 |
| CHOWDHURY, SAIF        | 71318 | CHOWDHURY, NAWSHAD  | 71457 |
| CLOUTIER, ROBERT W.    | 71357 | COLLINS, JOHN W.    | 71343 |
| COMERCIAL PETRO, INC.  | 71317 | COOK, KEVIN         | 71455 |
| COOK, MIKE             | 71092 | CORBO, GUILLERMO    | 71465 |
| COSS, CARMELO          | 71410 | CRAY, CHERI         | 71350 |
| CRESCENZO, ARNIEL      | 71425 | CUZA, LUIS          | 71340 |
| DAMINATO, JOHN         | 71366 | DAWN'S BIG T        | 71324 |

Mobil Oil Corporation

### District Personnel Directory

| Location                 | Audix | Location                 | Audix |
|--------------------------|-------|--------------------------|-------|
| DE LA GUARIDA, LIBRADO   | 71305 | DELLALIAN, MELKI         | 71158 |
| DEJESUS, ISMAEL          | 71398 | DEVLIN, FRANK            | 71494 |
| DONNINI, GERALD          | 71443 | DORIS, FRANK             | 71058 |
| DORSEY, RONALD R.        | 71385 | DOUCETTE, LEE            | 71316 |
| DOUCETTE, LOUIS J.       | 71304 | DURU, CUNEY              | 71419 |
| ECONOMY PACKING INC.     | 71446 | ELIAS, RAMEZ             | 71389 |
| EPSTEIN, WILLIAM         | 71462 | FAZIO ENTERPRISES INC.   | 71327 |
| FERNANDEZ, EUGENIO       | 71303 | FERNANDEZ, JOSE A.       | 71315 |
| FIELDS, TOM              | 71329 | FLOWERS, HENRY M.        | 71313 |
| FOTIOS, STARFAS          | 71453 | FREEMAN, MINNIE          | 71360 |
| FRY, THOMAS              | 71157 | GALCERAN, GILBERT        | 71393 |
| GONZALEZ, ATILLO         | 71339 | GRANDOS, JORGE           | 71341 |
| GRASSI, CARL             | 71423 | GRAY, RICHARD            | 71438 |
| GREGORY, RON             | 71460 | GROSS, MARK              | 71354 |
| HAIDAR, IBRAHAM          | 71369 | HANRATTY, MIKE           | 71426 |
| HARDISON, JIMMY LEE      | 71444 | HAQ, EHSAN UL            | 71323 |
| HARTWIG, CAROL           | 71348 | HELU, ROGELIO N.         | 71322 |
| HERNANDEZ, JOSE          | 71332 | HERNANDEZ, JUAN R.       | 71312 |
| HERNANDEZ, RAUL          | 71314 | HIDALGO, RAMIRO          | 71459 |
| HILFORD, CAROLINE        | 71481 | HOGSETT, CLARK G. JR     | 71418 |
| HOWARD, WILSON           | 71431 | HUBINGER, ROBERT         | 71424 |
| HUBRIC, BEVERLY          | 71475 | HUNTER, LAMAR            | 71167 |
| IRSHAID, ABDUL NASSER    | 71364 | ISMAIL, WASIM7           | 71448 |
| ISRAEL, LEON (02-A12)    | 71335 | ISRAEL, MAURICE (02-A23) | 71209 |
| JADOUN, GHASSAN          | 71367 | JALLO, CHAMOUN           | 71392 |
| JAWAD, ALI               | 71395 | JOSEPH, RONALD           | 71409 |
| KARACHALOIS, LARRY       | 71048 | KATO, RAIF               | 71386 |
| KELLY, DENNIS M.         | 71408 | KEMP ENTERPRISES INC.    | 71399 |
| KENNEDY, ROBERT L.       | 71428 | KIANA, BAHRAM            | 71397 |
| KNIGHT ENERGY, INC.      | 71433 | KOLOVOS, DEMETRIOS       | 71374 |
| KOUTSOYANNIS, VAIOS      | 71434 | LENNOX, ART              | 71447 |
| LEWIS, WILLIAM           | 71439 | LLOMBART, OSMEL          | 71321 |
| LOPEZ, ASIS              | 71308 | LOVE, ELLIS              | 71479 |
| LUDWISZEWSKI, PETER      | 71379 | MALKI, FADI              | 71391 |
| MALTESE, ANTHONY         | 71458 | MARINOS, ANGELO          | 71449 |
| MARTIN, JOSE             | 71498 | MAYOR, SOCORRO           | 71380 |
| MILLER, KEITH            | 71430 | MIRANDA, MIKE            | 71441 |
| MIRZA, KHALID M.         | 71320 | MOUBARAK, MARTHA         | 71361 |
| MOUTSOPOULOS, ELIAS      | 71420 | MURTHA, JAMES            | 71310 |
| N. SHORE SVC. CTR., INC. | 71351 | O'NEILL, EDWARD SEAN     | 71402 |
| ORTEGA, JOSE             | 71337 | P R & ASSOCIATES LTD.    | 71403 |
| PAPPASTAMATIS, G.        | 71466 | PARADISE PETROLEUM       | 71480 |
| PASVANTIS, WILLIAM       | 71435 | PATWARY, MOHAMMED S.     | 71417 |
| PEARSON ENTERPRISES      | 71440 | PETITTE, DEAN            | 71362 |
| PILA, ORLANDO            | 71307 | PINCKNEY, EARL F.        | 71363 |
| PROENZA, SARA            | 71370 | QUINN, GAIL              | 71359 |
| RAHAL, GHASSAN           | 71394 | RAHAL, ZIENA             | 71401 |
| RAHMAN, ARIF             | 71406 | RAM DEODATT, JAI JAI     | 71461 |
| RAMSEY, WAYNE            | 71352 | REITANO, RICHARD         | 71445 |
| RETZNER, RYAN            | 71355 | RIGOPOULOS, CHRIS        | 71427 |
| ROBINSON, JOHN           | 71411 | ROBINSON, JOHN JR.       | 71413 |
| ROGERO, LARRY            | 71328 | ROIG, JUAN               | 71333 |



## District Personnel Directory • Vendors by Category

| Location            | Audix | Location           | Audix |
|---------------------|-------|--------------------|-------|
| ROSEN, RON          | 71452 | RUBINA, RUTH F.    | 71405 |
| RUIZ, RAFAEL        | 71302 | SAHEBI, SAM        | 71450 |
| SANCHEZ, IAN        | 71334 | SEMAAN, FADI       | 71378 |
| SILVERSTEIN, FRANK  | 71330 | SOFIANOS, INC.     | 71463 |
| SOMERS, KIRBY SCOTT | 71383 | SOSA, ANGEL        | 71301 |
| SOWDERS, RICHARD    | 71371 | STEMPLINGER, LARRY | 71492 |
| STONIK, DENISE      | 71372 | SUAREZ, JOSE       | 71432 |
| TABSHE, JOSEPH A.   | 71358 | THEODORE, JOHN     | 71422 |
| TILLACK, JACK       | 71377 | TONER, BRIAN       | 71381 |
| TRIANGLE AUTO CARE  | 71344 | TUNDIOR, HECTOR    | 71336 |
| TURCOTTE, MARY ANN  | 71382 | UDDIN, MOHAMMED I. | 71325 |
| VASILAKIS, GEORGE   | 71454 | VELOSO, FRANCISCO  | 71311 |
| VOUTSINAS, SPIRO    | 71470 | VUCICH, KARL       | 71487 |
| WARI, KHALIL J.     | 71400 | WARRO, MARK        | 71347 |
| WEAVER, JOHN        | 71472 | WELLS, JOSEPH      | 71429 |
| WESTBURGH, GENE     | 71468 | WHITE, STEVE       | 71384 |
| WILLETT, MICHAEL    | 71473 | YAZDI, FEROUZ      | 71368 |
| YOUNG, DAVID M.     | 71353 |                    |       |

### Vendors by Category

| Beverage                           | Booth | Ad Page            |
|------------------------------------|-------|--------------------|
| Anheuser Busch                     | 18-19 | Inside Right Front |
| Florida Coca-Cola Bottling Company | 1-2   | Inside Front Cover |
| Gold Coast Distributors            | 43    | 16                 |
| Pepsi Cola Company Florida         | 26-27 | Back Cover         |
| William Theis / Miller             | 10-11 | Inside Back Cover  |
| Zephyrhills Natural Spring Water   | 33    | 18                 |
| <b>Car Wash</b>                    |       |                    |
| Air-Vac                            | 6     | 11                 |
| Car Wash Equipment & Design        | 5     | 27                 |
| Mark VII                           | 20-21 | 4                  |
| Southeastern Vehicle Wash, PDQ     | 48    | 18                 |
| <b>Contractors</b>                 |       |                    |
| B&M Construction                   | 28-29 | 2                  |
| Intera Communications              | 3     | -                  |
| Orange State Industries, Inc.      | 35    | 35                 |
| Don Stine Construction, Inc.       | 30    | -                  |
| <b>Distributors</b>                |       |                    |
| McLane Suneast Food Distributors   | 53    | 15                 |
| <b>Equipment / Computers</b>       |       |                    |
| Dresser Wayne Industries           | 12    | 13                 |
| Gilbarco                           | 22    | 36                 |
| The Software Works - TSW           | 59    | -                  |
| <b>Insurance / Banking</b>         |       |                    |
| First Union National Bank          | 31    | 14                 |
| Merrill Lynch                      | 16    | 18                 |

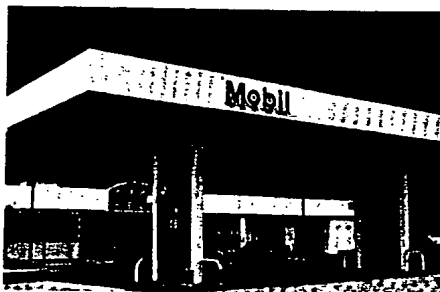


## Vendors by Category

| Other                      | Booth | Ad Page |
|----------------------------|-------|---------|
| Auto Trader                | 52    | 26      |
| Crest Uniforms             | 36    | 26      |
| Cyrk                       | 61    | -       |
| Green Mountain Coffee      | 34    | 10      |
| Rand McNally               | 37    | -       |
| <b>Security</b>            |       |         |
| ADAC                       | 44    | -       |
| <b>Snacks</b>              |       |         |
| Bon Appetit                | 7     | 30      |
| Frito Lay                  | 23    | 23      |
| Kraft                      | 45    | -       |
| M&M Mars                   | 8     | -       |
| Premium Ice Cream          | 6     | -       |
| Vie De France              | 56    | 18      |
| <b>Tobacco</b>             |       |         |
| Lorollard Tobacco          | 15    | -       |
| Phillip Morris             | 47    | -       |
| R. J. Reynolds Tobacco Co. | 24    | 11      |
| <b>Advertisers Only</b>    |       |         |
| Florida Screen Services    | -     | 26      |
| Kiwanis                    | -     | 8       |
| Ornelas & Associates       | -     | 26      |
| Presidente Beer            | -     | 36      |
| Sea Escape                 | -     | 11      |
| Sports Channel             | -     | 6       |
| WQBA                       | -     | 13      |

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### Orange State Industries

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Pompano Beach, FL 33069  
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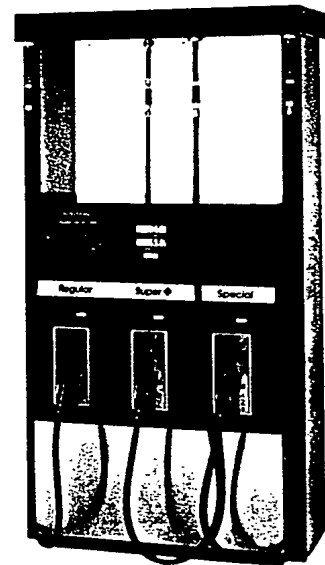
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Mobil Oil Corporation



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Miller Brewing Co., Milwaukee, WI • Plank Road Brewery, Milwaukee, WI • Martlet Importing Co., Inc. Reston, VA • Jacob Leinenkugel Brewing Co., Chippewa Falls, WI





## HAMMES ADVERTISING, INC.

October 7, 1997  
G.S. 19 Highway, Coral Gables, Florida 33146-2674, Telephone (305) 667-1199, FAX (305) 667-0440

Aman Momin, Program Officer  
United States Information Agency  
New York Reception Center  
666 5th Avenue, 6th Floor  
New York, 10103

Dear Aman:

Thank you for all the information you have provided me in regards to my efforts to promote the film, *The Burning Bride*. We have been in touch with the New York International Film Market and American Film Institute in LA about the project. As you know, the film is about a prominent social issue in India today, known as bride burning.

Enclosed is the screen play by the young Canadian film-maker, Asif Khan, who is a Lifetime Member of the Indian Film Directors' Association. (Mr. Khan's father is Indian.)

The only variations from the provided package is that we are trying to sign Mr. Michael Caine's wife in a Supporting Role (Cameo) and we are going to be approaching the British actor, Mr. Naveen Andrews, who starred in *The English Patient*, in the role of the Indian Military officer, for a key supporting role. We feel that casting those roles would help insure mainstream attendance and interest in the film.

If there is anyone you think we should talk to or send the script and package to, please don't hesitate to call me (collect) or pass my number along. I can also provide additional packages upon request.

Again, thank you very much for what you have done so far. I look forward to hearing from you.

Sincerely,

Terry Hammes  
Hammes Advertising

enc.

July 8-9, 1997

Asif (Allen) Khan, Writer and Director  
Empire Films

DRAFT Agreement to Market the Burning Bride and the Canadian College Award-winner (the other film entitled \_\_\_\_\_).or any resultant films arising from Hammes Introductions, Clients, and Contacts, either directly or indirectly in perpetuity.

(1) Distribution Rights: 5% of Gross contract amount including fees and receipts for any contract generated for film distribution, including but not limited to: Movie Theaters, Television (including cable and regular), Video Distribution Rights, Schools, Museums etc. To be paid at the time of contract or upon receipt of actual funding, (which ever comes sooner) within five (5) days of receipt of each draw or payment amount, in perpetuity. This specifically includes residual rights and secondary market rights.

(2) Production Funding: 5% of Gross Production due at the time of collection, within 5 days, of each and every payment for Production, post production, film, casting fees and any and all components used in the making of the film.

(3) Advertising, Marketing and Public Relations: Hammes will provide the benefit of her 18 years of Advertising Agency ownership by E-mail as we have been doing at no additional charge.

(4) Additional Advertising, Marketing and Public Relations work: Should Empire Films decide to use any creative approaches (such as using Hammes-generated letters for *your* distribution and marketing efforts), then a \$60 per hour charge for time in creating material for Empire's use of work product, created for our in-house use and/or adapted for your use or specifically generated for Empire Film's corporate use will apply. Or alternatively, you can let us manage the line item aspects of your existing budget as it applies to the work you approved that we are or will perform. We can talk about this.

Basically, I don't especially want to teach you how to do what I have been doing for 18 years for free when I know there's budget and there are others mentioned that are making the money with far less experience. Another alternative is simply define the elements which I will be doing for my packages, and agree to a fee which you can use the stuff in your separate efforts, too. Or, I will just do a list type letter, rather than copies of my client registration letters. I do not want

an acknowledgement by you as a requirement because this agreement goes to derivative leads as well. I'm open on this question of compensation of the stars.

What I want to avoid is many hours of uncompensated time attributed to advising you. You opened the door on this issue by mentioning that as soon as we get started we would be on the phone a lot. I really don't mind that, because I love what I do and I am very good at it, it's just that if my role is going to be more global, especially within my areas of expertise, then our going to evolve to a more strategic and global approach (which it is, see my comments to a shift in the strategic marketing approach later in this document), then the arrangement should be as well. This goes to what I said about not wanting to feel taken advantage of, and due to the fact that there are line items in the budget for what I do that have not been proffered. (And, not to mention that I have a \$8,000 per month overhead which demands that I make sure that my time equals money.) I *have* to prioritize to earned income any and all my activities in order to take care of my commitments.

(5) Graphic Design, Photography, Advertising and Public Relations Campaign: Hammes will, from time to time, generate graphic designs for collateral, point of sale and other marketing material such as posters, advertisements and direct mail brochures in an efforts to cohesively package the material. It is anticipated that prior to the film's completion we will create something of a draft poster, brochure sized. This material are fully copyrighted by Hammes. If Empire wishes to use the material (prior to or after), then we will mutually agree on a fee. Incidentally, this applies to the Indian language and other foreign language versions. I now have Indian (and many others including Japanese, Spanish etc.) type and translation software for both print and internet.

For example, I have an image or two (composite actually) from back when Shaheen and I went to the Bahamas that would greatly enhance the cover art. It uses the backgroun you already uave but builds it to tellthe story in a very interesting manner. I had come up with this image which is derivative of a national campaign I had done in 1979 which shows photographically the East/West cultural contrasts along with India and some of the architectural icons mentioned and the dancing child. Shaheen couyld describe it to you sort of. I'll prepare it on spec for my use. If you like it, (it's actually a Cinema poster design converted to this use) then we can talk about money along the formula I have described, hourly rate plus any expenses if incurred. This is an example of the above (5). Again, I am open to this question, but I am quite sure what I do will greatly enhance the opening package's SALE POWER. This type work goes to the very core of what I have been doing all my life -- I'm from the art, graphic design, concept side of advertising -- combined with lifetime honors English,

makes for really unified image-word combos that characterize effective marketing and advertising.

(6) Title Credits: If Hammes raises any amount money, Hammes will be provided with priority (Up front with Director, Screen Play Author (immediately following where you and Ivan's roles etc.) a title credit Executive Producer, which shall remain in that location on all versions regardless of subsequent additions of other later (perhaps much more qualified and or experienced) Executive Producers. The reason I think this is s important is that when there is no money on the table (like this) I need to have assurances that I will have some work product to show for my efforts.. sort of like my pro bono civic projects which are many and noteworthy in Miami for their style and effectiveness. I consider this at minimum, s a portfolio building experience. At maximum, a lucrative endeavor, if we are successful on all the various levels. The need to accomplish success at ALL levels, with all components, is the reason I have broken this apart. If it's working well, then I and we will end up cooperating more. If there are problems, I want the work to date to reflect the specific activities performed without linkage. I also want to be paid for what I do, by allowing us to structure a formula to "grow" together, through specifically delineated tasks -- with specifically delineated budgets. It goes to both of our futures, collectively on this one (or future ones) as well as independently in our respective careers. Theoretically, we could wind up doing commercials or videos together if everything really works well.

July 10, 1997

I just received your package. (The above was written prior to its arrival. I would like to add my own resume to your file format for inclusion at the tail end of the bios. Also, I think Shaheen's picture is terrible! No offense, but aside from the awkward pose (covering up her front with a sweater -- it looks as if she is embarrassed of her femininity), I think it looks like the only non-professionally shot and non-professional actor picture in the package. I'd rather see a nice portrait (head and shoulders) than that one.

Suggested comments: Really important for publicity purposes and to get the social message across, also for American/Hollywood appeal:

By making the overview premise more global rather than localized as if this is just isolated incident or story, (copy on overleaf) it would be more representative of what both you and Shaheen told me was the source inspiration of the script: Something like:



*In modern day India, there exists a world where a woman can be held hostage in her own home.*

*Here, a young bride's life is not worth the price of a new television set.*

*(Note the more generic use of "woman", i.e., global and indication that this is not fiction but a real problem). Also, breaking up the two thoughts allows them to stand on their own, thereby giving it more impact.*

*Maybe even add the teaser, for the third separate thought: -*

*This film is inspired by true events.*

*Like the Fargo PR line that Merimax used and they (the press and public eventually found out was total bull at the Academy Awards.) That also goes to the marketing hook of using Shaheen's real name for her character.*

*Here's the flow, as I'd like to see it. I'll do a sketch -- to come -- of the graphic elements I will be talking about here later here so you see how it all fits.*

*The Burning Bride*

*In modern day India, there exists a world where a woman can be held hostage in her own home.*

*Here, a young bride's life is not worth the price of a new television set.*

*This film is inspired by true events.*

**Other comment:**

I really think Neena's character ought to be Shaheen by name, especially for our advance work. It goes to this film being about real condition, and your source of knowledge. It would definitely make it easier for PR purposes -- hands down; Especially the East-West angle and the fact that you want to make a commercially successful film on both continents. I can't stress this small point, but just like the above global shift is really important to generate mass appeal, versus "just another fictional story." Think OJ Simpson, and the resultant press frenzy. I would want to know where you got your inspiration, how prevalent it is, how many classes practice it etc. This is target marketing and strategy in advance. Besides that, it sounds better with Seema (like family) and it would help market the film in Germany and Russia. It's the makings of good copy!

**Final comment:**

Architecture/Set Design I think and know from watching movies all my life, that people are generally more interested in the lifestyles of people with more than they have. While I understand the class issues at play here, is there any way to get a little higher demographics in terms of set location for the primary apartment? In other words, I like the exterior, but rather than build a dinghy "typical apartment" movie set, scout out a real one. Maybe my Indian contacts would help. I bet they would. What I am thinking of is more like present day Havana,

Cuba. By that I mean, a really great architecturally, older apartment with tons of character, representative of a grander, by-gone era, but definitely in decline. The purpose is to give it (for us, the Western audience) a "Passage to India" cultural experience. I am thinking specifically of the flat where Ben Kingsley lived in that movie and also the apartment of Ralph Fiennes in the English Patient. Really hip, but middle class in use now only because of the state of disrepair, but definitely upper class when it was built a hundred years ago. -- You can't build that kind of set cheaply. Your exteriors would still go with it. (This is as opposed to a nondescript apartment which is how its written now.) In other words, an apartment with the character that the hospital corridor has.

Demographics: Is there any way to up the demographics from lower middle class to upper middle class without losing the entire point of the story? Again, people like to see those with more than they have. It just seems to me that while lower class people and films do make it, that this story is really about class differences, therefore we could heighten the differences even further by presenting the protagonists in a better quality environment.

Please don't take any offense, I'm only thinking about a broader range of market appeal (Again, think OJ -- money-sex-spouse abuse). Also because right now the synopsis looks to be like a lower middle class Indian story, rather than the global issues story which transcends cultures and classes which it could be "with the right spin."

Casting: I have two extremely outstanding ideas for casting, both long-shots because they are stars, except one just moved to South Beach and may, because of a potential belief in the issues, and perhaps a local angle -- they might be interested because it would generate publicity for their new local business venture -- a major new club / restaurant which just opened in the past couple of months. (And the Miami Film Festival premier which would also help that business - the tie in). The other one lives in London, which we both have connections in the business and outside the business. Both stars are Indian, and "Names" which

would definitely make this a mainstream Hollywood picture. One is a young man; the other is an older woman. Both are exceptionally attractive. The woman's husband is a major, major Hollywood star and could also be a financial partner, add two more packages to my previous lists, this is new. The young guy has been in major Hollywood films and is presently "hot." If I can get to them (one or both) one way or the other or help you to do so, what would it be worth in term of compensation? This, especially the guy, would in all likelihood "make" the picture commercially viable and successful for major distribution and would easily assure production funding. These people would have to be approached immediately. I would go through my NY contact, my attorney's client in London, and Stallone's people and the founder of the film festival here. I'd extinguish my efforts or connect successfully, then I would put you on to them.

Regarding the NY Film festival trip. There is a possibility that a client of mine who keeps an apartment rented out only part of the time (furnished) & may be able to rent us her place for a week. My client (his staff person's apartment in Manhattan; he rented her place in December). If you commit to my going (pay the fees/airfare) then I'll try to arrange it. It would be much better for all of us to stay in one place for work purposes. I think it's important that Shaheen come too. I could start the Publicity Machine going for then by beginning to weave the story with the spin I am advocating. (I know what "hook" the press will more likely bite on -- this approach is definitely better than not having one or simply a nice and/or even compelling fictional story.)

Travel to Miami (for you) and my possible travel to Toronto:  
Once we get the details worked out here - this is preliminary, and I haven't seen my attorney's file yet as to Standards/Terms etc. and other things I likely missed, I'll get back to you. This is a fluid work in progress, and as usual I am more interested in the product than the contract. I want you input here to the questions I have raised on all fronts, so I can incorporate the answers. The way I work with my attorney is that I do the work, i.e., the writing, and research. He reviews the bottom line. Since I was really on a roll here in regard to the content of the film and strategy and marketing issues, I figure its better to get to you now before you finalize everything. I also want to include my resume in the packages. I don't want to do all this work and have exactly what the NY Independent Film Festival guy did -- not send me anything and basically take the contact and I have nothing. That pisses me off (through no fault of yours, but he specifically didn't send me a package). I want is a very clear written indication in the packages and between us in practice that my contacts are to deal with me until I pass them over to you. In business the quickest way in my book to kill deals (and I am only saying this so you understand how I operate) -- is for someone to "End Run me. I will work on the resume next while I am trying to get through to see Jack the

attorney's files and make the "legalese" additions and to amend the document reflective of your comments on the things I have brought up.

Toronto: I may be going to Minneapolis on a combined business and family trip (my mom's relatives are from there). If I do, it will be pretty soon (in the next few weeks. If so, I will go w/ my mom and we may take a side trip to Toronto since I've never been to Canada before -- and I want to meet you and solidify our relationship too.)

So --get back to me ASAP! --- Terry Hammes

THE  
burning  
bride

---

in modern day India,

there exists a world

where a woman can be

held hostage in her

own home, a world

where a young bride's

life is not worth

the price of

television.

C O N T E N T S

|                                  |         |
|----------------------------------|---------|
| <i>Synopsis</i>                  | 1       |
| <i>Actor Photos</i>              | 2 - 7   |
| <i>Principal Location Photos</i> | 8 - 13  |
| <i>Budget</i>                    | 14 - 17 |
| <i>Résumés</i>                   | 18 - 23 |

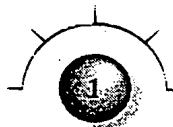


## SYNOPSIS

The explosion of a colourful baraat (wedding procession) is juxtaposed with the attempted murder of Seema by her husband and mother-in-law. This is a world where a woman is held hostage in her own home, a world where a young bride's life is not worth the price of a new television set.

Neena, Seema's westernized cousin, distraught over her own predicament, returns to her birthplace and finds herself isolated from the Indian community. Anju, a female police officer investigating dowry murders, becomes immersed in the lives of the two cousins and in the process unwittingly becomes the spokesperson for a vocal women's group.

In telling Seema, Neena and Anju's stories, ethnic and women's issues are explored in a way that transcends both race and gender. *The Burning Bride*, Allen Khan's third film, offers an honest but hopeful examination of contemporary India. Tempering violence, inequity and corruption with optimism and the strength of the human spirit, this film struggles to reconcile tradition with the inevitable path of change.



Idea Net 98-International  
Data Exchange Network  
Patent Pending 60/115,343  
414

PCT/US 00/00382

actors

ACTORS

Seema — *Pallavi Joshi, lead character*

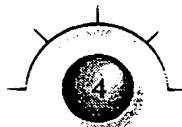


ACTORS

Neena — *Shaheen Khan, Seema's cousin*



Anju Diaz — *Mita Vasishth, social worker*



ACTORS

Vijay — *Riju Bajaj, Seema's husband*



Omar — *Rahul Bose, social worker's brother*



ACTORS

Mrs. Sahota — *Chitra Koppikar, Seema's mother*



Mrs. Prakash — *Shoba Kote, Vijay's mother*



ACTORS

Inspector Sharma — *G.P. Singh, police officer*



Ashna — *Alisha Baig, water girl*

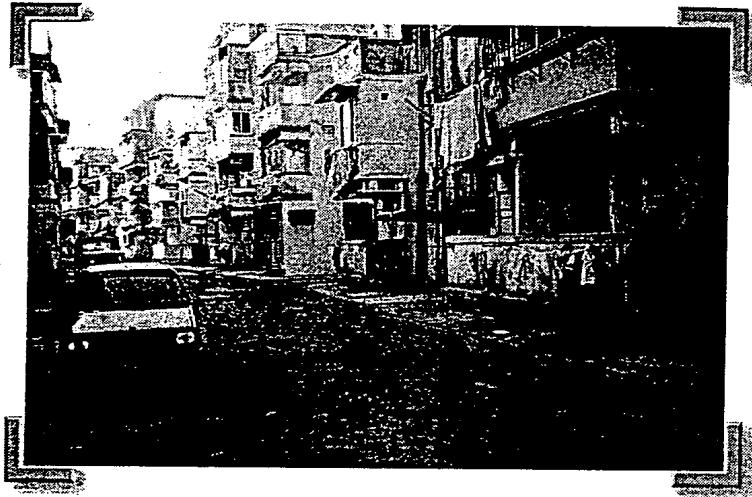


*principal locations*

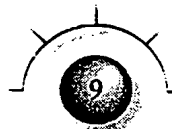


PRINCIPAL LOCATIONS — MUMBAI (BOMBAY) INDIA

Prakash's Complex

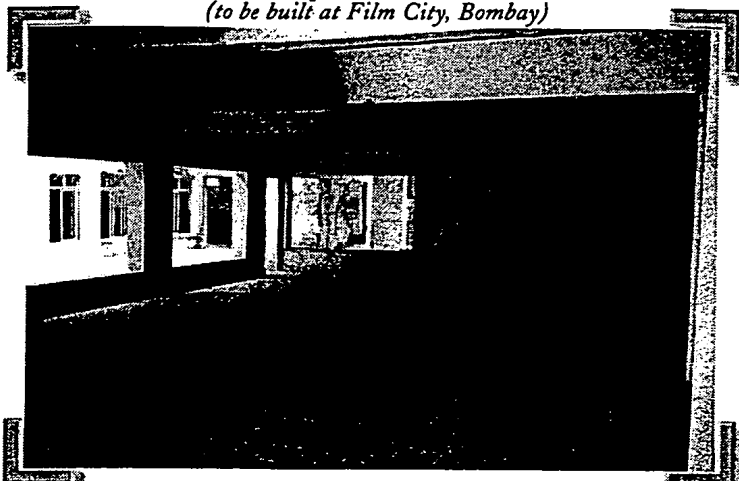


Prakash's Apartment — exterior

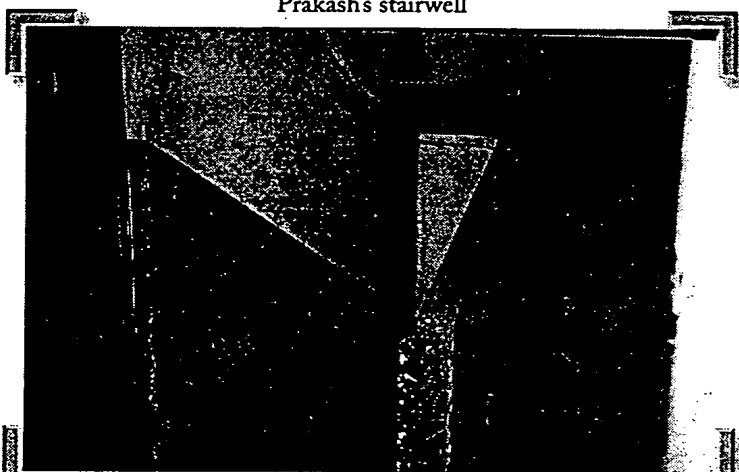


PRINCIPAL LOCATIONS — MUMBAI (BOMBAY), INDIA

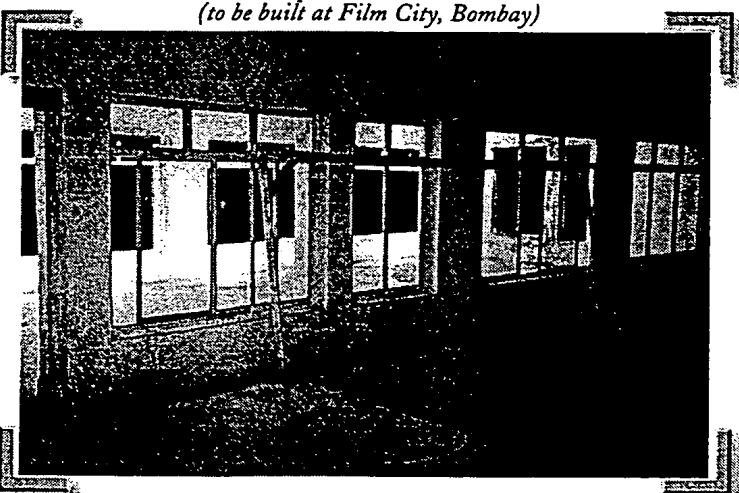
Prakash's apartment — *set location*  
(to be built at Film City, Bombay)



Prakash's stairwell



Sahota's apartment — *set location*  
(to be built at Film City, Bombay)



PRINCIPAL LOCATIONS—MUMBAI (BOMBAY), INDIA

Hilltop Pagoda — *(to be built)*

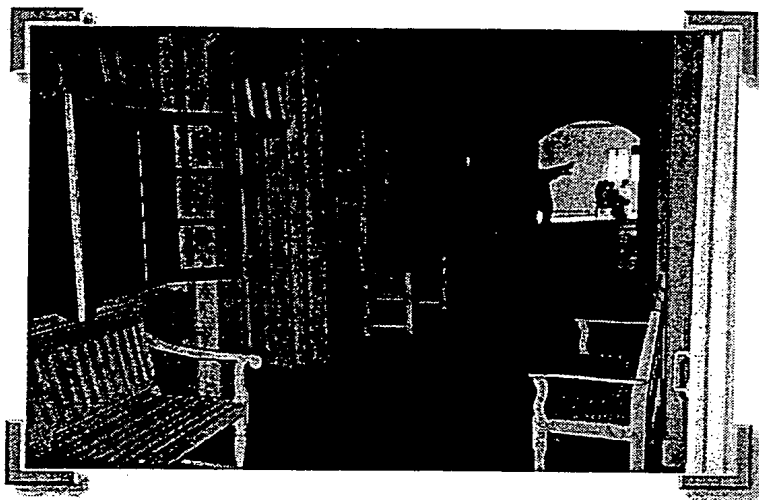


Women's Cell — *(part of police compound)*

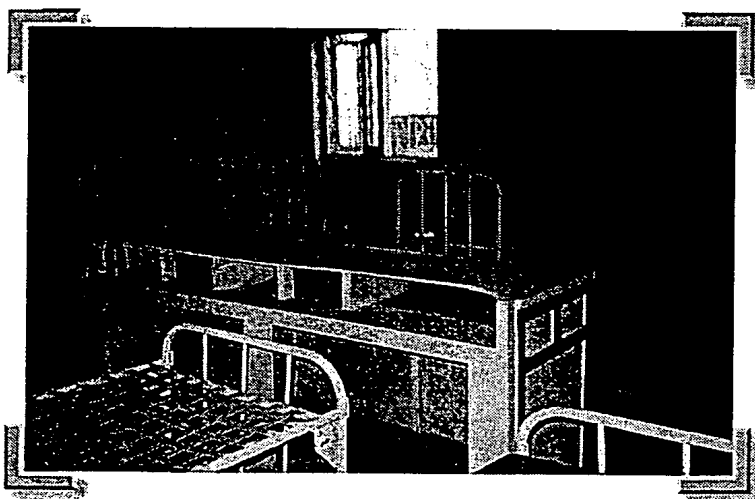


PRINCIPAL LOCATIONS- MUMBAI (BOMBAY), INDIA

Hospital corridor



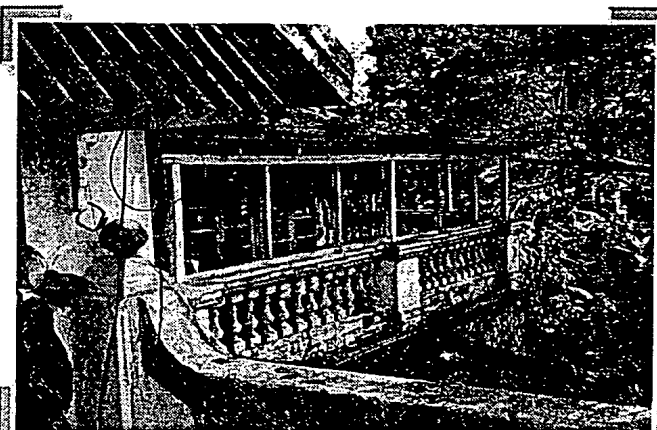
Hospital ward



PRINCIPAL LOCATIONS—MUMBAI (BOMBAY), INDIA



Diaz Home — *ocean front*



# *preliminary production budget summary*

**PRELIMINARY PRODUCTION BUDGET SUMMARY**

*Preliminary Budget Dated: July 2, 1997*

Working Title: The Burning Bride  
Production Company: Empire Films  
Executive Producer: Terry Hammes  
Producer: A.H. Khan  
Co-Producers: B.R. Ishara, Ivan Arsovski  
Writer/ Director: A.H. Khan  
Production Manager: Subramaniam Rama Swami

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Format: 35mm film  
Length: 120mins.

Prep Period: 3 months  
Shooting Period: Studio: 4 weeks  
Location: 3 weeks

Scenario Date: June 1997

Draft#: six

First day of Shooting: March 1, 1998

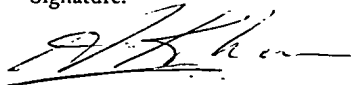
Answer Print: September 1, 1998

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Budget prepared by: A.H. Khan, Subramaniam Rama Swami

Telephone: 905-564-7455

Signature:



Approved by: A. H. Khan  
Date: July 9, 1997  
Production Company: Empire Films

Telephone: 905-564-7455  
Fax: 905-564-0052  
E-mail: EmpireFilms@AOL.com

Address: 25 The Esplanade, P.O. Box 6471, Station A, Toronto, Canada, M5W 1X3



**PRELIMINARY PRODUCTION BUDGET SUMMARY**

| <i>acct #</i> | <i>category</i>   | <i>page</i> | <i>budget</i> |
|---------------|-------------------|-------------|---------------|
| 01            | Scenario          | 1           | \$ 30,000 CDN |
| 02            | Development costs | 2           | 15,000        |
| 03            | Producers         | 3           | 80,000        |
| 04            | Director          | 4           | 30,000        |

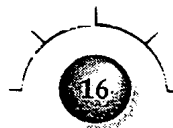
**PRODUCTION**

|    |                            |    |                    |
|----|----------------------------|----|--------------------|
| 10 | Cast                       | 6  | \$ 75,000          |
| 11 | Extras                     | 9  | 5,000              |
| 12 | Production staff           | 10 | 30,000             |
| 13 | Design labour              | 12 | 40,000             |
| 14 | Construction labour        | 13 | refer to acct # 13 |
| 15 | Set dressing labour        | 14 | refer to acct # 13 |
| 16 | Property labour            | 14 | 1,000              |
| 17 | Special effects labour     | 15 | 3,000              |
| 18 | Wardrobe labour            | 16 | 1,000              |
| 19 | Makeup/hair labour         | 17 | 2,000              |
| 20 | Camera labour              | 20 | 15,000             |
| 21 | Electrical labour          | 21 | 10,000             |
| 22 | Grip labour                | 22 | 4,000              |
| 23 | Production sound labour    | 23 | 3,000              |
| 24 | Transportation labour      | 23 | 2,000              |
| 25 | Production office expenses | 25 | 10,000             |
| 26 | Studio/backlot expenses    | 26 | 15,000             |
| 27 | Location office expenses   | 27 | 1,000              |
| 28 | Site expenses              | 28 | 5,000              |
| 29 | Unit expenses              | 29 | 12,000             |
| 30 | Travel & living expenses   | 30 | 20,000             |
| 31 | Transportation             | 31 | 6,000              |
| 32 | Construction materials     | 32 | refer to acct # 13 |
| 33 | Art supplies               | 32 | refer to acct # 13 |
| 34 | Set dressing               | 33 | refer to acct # 13 |
| 35 | Props                      | 33 | refer to acct # 13 |
| 36 | Special effects            | 34 | 5,000              |
| 37 | Wardrobe supplies          | 35 | 8,000              |
| 38 | Makeup/hair supplies       | 35 | 2,000              |
| 39 | Video technical facilities | 37 | 1,000              |
| 40 | Camera equipment           | 38 | 4,000              |
| 41 | Electrical equipment       | 38 | 15,000             |
| 42 | Grip equipment             | 39 | 5,000              |
| 43 | Sound equipment            | 39 | 2,500              |
| 44 | Second unit                | 40 | 2,000              |
| 45 | Film stock, Kodak 35mm     | 41 | 22,000             |
| 46 | Lab fees (Bombay)          | 42 | 11,500             |

**PRODUCTION TOTAL**

**\$493,000 CDN**

... continued on page 17





**PRELIMINARY PRODUCTION BUDGET SUMMARY**

**POST PRODUCTION**

| <i>acct #</i> | <i>category</i>                                     | <i>page</i> | <i>budget</i> |
|---------------|---|-------------|---------------|
| 47            | Editorial labour                                    | 43          | \$ 20,000 CDN |
| 48            | Editorial equipment (flatbed)                       | 44          | 10,000        |
| 49            | Negative cutter, <i>Erika Wolff</i>                 | 45          | 15,000        |
| 50            | ADR, in Bombay                                      | 46          | 8,000         |
| 51            | Film post production sound, <i>Deluxe Sound</i>     | 48          | 118,364       |
| 52            | Music, <i>Mychael Danna, Loreena McKennitt</i>      | 50          | 30,000        |
| 53            | Titles/opticals/stock footage, <i>Film Opticals</i> | 51          | 3,000         |
| 54            | Subtitles   | 53          | 8,000         |
| 55            | Unit publicity                                      | 54          | 90,000        |
| 71            | General expenses                                    | 55          | 20,000        |
| 80            | Contingency: 20% of \$815,364                       | 56          | 165,073       |

**POST PRODUCTION TOTAL**

487,437

**GRAND TOTAL**

Based on an exchange rate of: 1 USD = 1.39 CDN

**\$ 980,437.00 CDN**

**\$ 705,350.00 USD**

- majority of cast and crew will be of East Indian origin
- post-production will be based in North America



*r é s u m é s*

A.H. Khan *Producer*

6950 Second Line West  
Mississauga, Ontario  
L5W 1A1

Canada

Tel: 905-564-7455

Fax: 905-564-0052

E-Mail: empirefilms@AOL.COM

## PROFESSIONAL EXPERIENCE

### *Manager: Arsovski Entertainment*

Coordinator of EFP/ENG shoots for various corporate, industrial and broadcast clients.

### *Producer, Director & Writer Of Short Dramatic Narrative Film*

Titled 'Billy Don't Know His Grammar', a bittersweet story of an elderly man coming to terms with old age. Purchased and broadcast by both the Canadian Broadcasting Corporation (CBC) and Vision TV.

### *Assistant To Film-Maker Atom Egoyan*

Film — *The Adjuster*. Assisted Mr. Egoyan in all aspects of his film including working in the production office and being one of his A.D.s during shooting.

### *Assistant Editor Of 'Masala'*

35mm feature film about East Indians living in Canada. Film's writer and director — Shrinivas Krishna.

## EDUCATION

1988 - 1991 *Sheridan College, Media Arts* - Three year program  
Degree in film production - writing, directing and producing

1984 - 1986 *University Of Toronto, Business Administration*  
Major courses included: accounting, economics & commerce

## GENERAL INFORMATION

- Received *Most Outstanding Film Production Award* - Toronto 1990
- Short film 'Billy...' was screened at *Montreal Film Festival* 1991
- Received Best Short Dramatic Film Award - *CBC Telefest* - 1992
- Writer of feature length screenplay - *Omar & Eve* (yet to be produced)
- Created *Empire Films* - Independent Production House - 1995
- Lifetime Member of the *Indian Film Directors' Association*



Ivan Arsovski *Producer*

25 Trailwood Dr., Unit #1803  
Mississauga, Ontario  
L4Z 3K9  
Canada  
Tel: 905-712-3602

## PROFESSIONAL EXPERIENCE

### *Arsovski Entertainment*

Electronic Field Production/Camera Operator. Various corporate, industrial, and broadcast productions. Shooting involves many aspects of production from direction to blocking to composition.

### *CFMT International*

Electronic Field Production/Camera Operator. Responsible for the execution of fast effective shooting of the daily news. All aspects, from protests, crime, and formal political interviews. Field production included dramatic direction, feature story production, complex lighting arrangements, jib arm work, and extensive foreign travel.

### *Torrierie Productions*

Camera Operator/Lighting Technician. Film production work entailed the shooting of various scenes at various locations. Also responsible for lighting and blocking.

### *Arkon Productions*

Co-Producer & 1st Assistant Director. Short dramatic film production comprising of pre-production planning, assisting the director during production and final post production marketing.

## EDUCATION

1988 - 1991     *Sheridan College*: Diploma in Media Arts.  
Major: Field Production  
Minor: Film Production

1992            *The Power Of Lighting Workshop*: Bill Holshevnikoff.  
Lighting workshops concentrated on various multiple  
lighting set ups, from industrial to broadcast to film

## HONOURS

- "The Columbus Bet" Short Drama, premier screening at Villa Colombo Arts Centre.  
Pre-production planning, script breakdown, lighting & camera operator - 1992
- "Billy Don't Know His Grammar" Short Drama, Montreal Film Festival entrant,  
Yorktown Film Festival, purchased & broadcast by the CBC - 1991
- "Stranger Than Fiction" Short Drama, aired on First Choice Movie Channel for six months - 1989



B.R. Ishara *Producer*

C-001, Premasadan Rattan Nagar  
4 Bungalows, Andheri(West)  
Mumbai(Bombay) 400 053  
Tel: 620 0897 / 624 0651

## PROFESSIONAL EXPERIENCE

### *Films Written and Directed*

| <u>Title</u>          | <u>(Loose) Translation</u> | <u>Star Performer</u>       |
|-----------------------|----------------------------|-----------------------------|
| Insaaf Ka Mandir      | Temple Of Justice          |                             |
| Gunah Aur Qaanoon     | Crime And Law              |                             |
| Chetna                | Awakening                  |                             |
| Man-Tera Tan-Mera     | Your Heart & My Body       |                             |
| Zaroorat              | Necessity                  |                             |
| Ek Nazar              | A Glance                   | <i>Amitabh Bachchan</i>     |
| Milap                 | Union                      |                             |
| Naiyee Duniya Nai Log | New World, New People      |                             |
| Maan Jaaye            | Don't Get Angry            |                             |
| Society               |                            |                             |
| Yeh Sach Hai          | This Is Truth              |                             |
| Ek Nao Do Kinare      | One Boat, Two Bags         |                             |
| Ghar Ki Laaj          | Respect Of A Family        |                             |
| Prem Shastra          | Book Of Love               |                             |
| Rahu Ketu             | Two Evil Stars             | <i>Shashi Kapoor, Rekha</i> |
| Khara Khota           | Good And Bad               |                             |
| Pal Do Pal Ka Saath   | Moment By Moment           | <i>Shekhar Kapoor</i>       |
| Hum Do Hamaara Do     | We Two, Our Two            | <i>Smita Patil</i>          |
| Woh Phir Aayegi       | She Will Come Back         |                             |
| Janam Se Pahle        | Before Birth               |                             |
| Kis Kaam Keyeh Rishte | Useless Relationship       | <i>Rajesh Khanna</i>        |

### *Written, Produced And Directed*

|                  |                      |                     |
|------------------|----------------------|---------------------|
| Charitra         | Character            |                     |
| Baazar Band Karo | Close The Shops      |                     |
| Kagaz Ki Nao     | Paper Boat           |                     |
| Log Kya Kahen Ge | What People Will Say | <i>Shabana Azmi</i> |

### *Dialogue Writer For 14 Feature Length Films*

### *Writer/Director for four separate episodical television serials*



**Terry M. Hammes, M.B.A., *Producer***

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E-Mail: Hammes Ads@AOL.COM

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## PROFESSIONAL EXPERIENCE

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***Hammes Advertising Inc., President, 1978-Present***

- Marketing Consultant with 19 years experience in strategic planning, advertising and competitive market development, who founded three new ventures beginning at the age of 23.
- Created, managed and marketed three businesses, showing substantial R.O.I. in each company. Specializing in advertising, marketing and public relations for high technology, business-to-business, consumer, corporate, real estate, financial, medical and retail companies.
- Print, television, radio, internet and multimedia, direct marketing, point of sale, in English and Spanish.

***First Florida Savings, FSB, External Bank Director/Bilingual Agency of Record 1990-1993:***

- Served as the only woman, non-Hispanic and youngest Board Member of \$93 million wholly owned US subsidiary of First Federal, FSB, San Juan, Puerto Rico, a \$1.8 billion thrift.

***Professional Television Productions Inc., 1990-1993:***

- Developed national marketing program for Dallas-based pre-produced television commercial company. Was granted the South Florida ADI for work. Established Pro-Motion Media, Inc. as the media placement firm to service South Florida franchise market for medical and retail industry.

***Eastern Federal Credit Union (Formerly Eastern Airlines Federal Credit Union), 1978-1982:***

- In House Ad Agency for 4th largest credit union in US. Assisted in national expansion from 8 to 23 branches in it's greatest period of growth. Eastern won the highest marketing award for Credit Union marketing in 1979. Targeted marketing, direct mail stuffers, brochures, and trade shows to city markets nationally.

***United States Information Agency, Washington, DC, 1996-Present:***

- In development of a prototype for strategic business plan and supporting computer-based, internet/web site technology to establish linkage with the 103 US Council for International Visitors Groups cities with commerce, education and industry, to the International Visitors Program participants at USIA. Wrote business development component of plan to establish The World Affairs Council at Miami-Dade Community College, 1997-Present.

***Mobil Oil, 1995-Present:***

The 1995 and 1997 Regional Convention Catalogue — cited by Mobil Management, "thanks to Terry's suggestions and comments, Mobil was able to triple net advertising revenues over prior year's results," and, "was widely recognized by Mobil Management as the best ever produced." (in a correspondence dated February 2, 1996).



Terry M. Hammes, M.B.A, *Producer*

***Hammes Realty Management Corp., President, 1986-Present:***

- Florida Licensed Real Estate Brokers, 1985-Present
- Real Estate Institute at Florida International University: Established by FIU in 1997. Primary author of business plan and funding mechanisms identified which led to the establishment of The Real Estate Institute at FIU, an advanced program for real estate studies co-sponsored by The Greater Miami and the Beaches Realtor Association, 1992.
- Owner, designer, developer, manager of a 3300 sq. ft. 1986 Florida A.I.A award-winning prime Coral Gables income producing office building and corporate home.

**EDUCATION**

- 1990 - 1992     *St. Thomas University, Miami, FL.* - Master of Business Administration (MBA), 1992.  
International Business specialization.
- 1972 - 1976     *University of Miami, Coral Gables, FL.*  
Bachelor of Fine Art (BFA), *Cum Laude*, 1976.  
Graphic Design and Photography  
Alpha Lambda Delta & Orange Key Academic Honor Societies

**CIVIC**

***Miami Council for International Visitors, 1996-Present:***

(MCIV is the local hosting arm for The United States Information Agency's International Visitors Program state-side), Communications Director, Board of Directors 1996-1997; Delegate to National Council of International Visitors Convention, Washington, DC, 1997.

***Miami Youth Museum, 1990-Present:***

Trustee and Board of Directors: Created marketing collateral for new \$12 million facility designed by Archetectonica, 1993, 1994, 1995, on pro bono basis and secured corporate support of approximately \$200,000 for MYM from Miami Children's Hospital, a Hammes Advertising project client since 1979.

***Crimestoppers of Dade: 1990-Present:***

Board of Directors. Organized fund raiser Golf Tournament and arranged for donated PSA commercial production and air time on all local English and Spanish language television commercials. Wrote and produced TV PSA spots, 1996.

**AWARDS & CITATIONS**

***Florida Awards for Marketing Excellence (F.A.M.E. Awards)*** best print ad, collateral, special events, corporate campaign, and print campaign sponsored by *The Miami Herald* and Builders Association of South Florida.

***"Up & Comer" Award for Advertising*** sponsored by *South Florida Magazine* and Price Waterhouse, 1991.

***Juried Fine Art Show Exhibitions***, Photography and Painting, 1995, 1981, 1976.

***Students in Free Enterprise Competiton*** sponsored by Wal-Mart, Chicago, IL: MBA research titled *"In Anticipation of a Free Cuba,"* and its regional implications for South Florida was awarded recognition against 50 competing universities, 1992.

***"Marquis Who's Who"*** titles: *Whos' Who in Amercia*, Advertising, Finance & Industry and Women, Macmillan Directory Division, Wilmette, IL, beginning 1988.



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URL: www.apolloftelemedicine.com

**Apollo Software Inc.**

Hey Terry!

I hope this finds everything there in good shape from the hurricane. Please let me know if I can do any thing.

I can Fed Ex everything to you, priority, I wanted to make sure that all is ok to return it.

Domenic, wants me to let you know that he is going to use a company (for design work) he had started with, that are in his town, they have given him two meetings free of charge to work on what print work he needs designed and no travel expenses involved. He then said that he is planning to use you for the production work. This way we can save costs of him going down or you coming up. He can mail you, the work to produce, and have it done that way. He hopes to make everybody happy this way.

This is the word he wanted me to pass on to you.

Call here at the office and leave me a message, if I have left for the day, I realize that you are probably patiently waiting for word and your package back. I'm sorry for the delay, I have been thinking of you and how goes the remains of the H:George?

My Best,

*Linda*

*Call me here tomorrow too -- @either  
one  
I work tonite Tues. 8-12 PM*

*Mashed.*

*L--*

*We can catch up -*

*Lin going to get EMail up for home--  
soon....*

*But work is - L.Jones@apolloftelemedicine.com  
(Jones)*



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